

MORTGAGE

THIS MORTGAGE is made this 3rd day of April,
2005, between Hana F. Al Jader
 presently residing at 62 Cambridge Street, Winchester, Massachusetts
 (herein "Mortgagor(s)"), and the Clerk of the United States
 District Court for the District of Massachusetts, John
 Joseph Moakley United States Courthouse Building, Boston,
 Massachusetts (herein "Mortgagee").

WITNESSETH, for consideration paid and to secure a personal bond
 of even date for Hana F. Al Jader (herein
 "Defendant"), in Criminal No. 05 CR 10085 RCL, before the United
 States District Court for the District of Massachusetts (herein
 "Court"), in the amount of One Million
(\$1,000,000.00) Dollars executed by the Defendant and the
 Mortgagor(s) in favor of the United States of America, and to
 secure due observance and performance of the obligation, terms,
 and conditions as set forth in an Order Setting Conditions of
 Release dated April 1, 2005, and filed with the
 Court, and to further secure the performance of all other
 covenants and agreements of or by the Defendant and Mortgagor(s)
 herein for the benefit of the Mortgagee, which may now exist or
 may hereafter exist or accrue while this Mortgage is still
 undischarged of record, and in furtherance of and pursuant to an
 escrow agreement made this day between the Mortgagor(s), the
 United States Attorney for the District of Massachusetts and the
 Mortgagee, the Mortgagor(s) hereby mortgage, with power of sale,
 the following parcel of real property, with the following
 covenants thereon, situate, lying and being in the County of
Middlesex, Commonwealth of Massachusetts,
 and more particularly described in the following deed:

A deed from Hana F. Al Jader, Trustee of Aljader Realty Trust
 to Hana F. Al Jader
 dated September 19, 2003, and recorded in the
Middlesex County Registry of Deeds at
 Book 41030, Page 479;

TOGETHER with all the improvements now or hereafter erected on
 the property, and all easements, rights, appurtenances, rents
 royalties, mineral, oil and gas rights and profits, water, water
 rights, and water stock, and all fixtures now or hereafter
 attached to the property, all of which, including replacements
 and additions thereto, shall be deemed to be and remain a part of
 the property covered by this Mortgage; and all of the foregoing,
 together with said property are hereinafter referred to as the
 "Property."

THE MORTGAGOR(S) covenant with the Mortgagee as follows:

1. That the Mortgagor(s) shall pay the indebtedness as hereinbefore provided.
2. That the Mortgagor(s) will keep the Property insured against loss by fire or hazards included within the term "extended coverage" for the benefit of the Mortgagee; that the Mortgagor(s) will assign and deliver the policies to the Mortgagee; and that the Mortgagor(s) will reimburse the Mortgagee for any premiums paid or insurance made by the Mortgagee on the Mortgagor(s)'s default in so insuring the Property or in so assigning and delivering the policies. However, the Mortgagee shall never be required to maintain insurance of any type or description on the Property.
3. That the Mortgagor(s) shall keep the Property in good repair and shall not commit waste or permit impairment or deterioration of the Property, and no building on the Property shall be removed or demolished without the consent of the Mortgagee.
4. That the Mortgagor(s) will pay all taxes, assessments or water rates, and in default thereof, the Mortgagee may, but is not required to, pay the same. In the event that the Mortgagee elects not to pay the same, the Mortgagee is not required to so notify the Mortgagor(s).
5. That the proceeds of any award or claim for damages, direct or consequential, in connection with any condemnation or other taking of the Property, or part thereof, or for conveyance in lieu of condemnation, said proceeds not to exceed the dollar amount of the personal bond secured by this Mortgage, shall be delivered to the Mortgagee, who shall hold such proceeds in a non-interest bearing escrow account until either (A) the personal bond has been discharged by the Court, whereupon, and only upon an order of the Court, the Mortgagee shall deliver said proceeds to the Mortgagor(s), or (2) the Defendant fails to observe the Order Setting Conditions of Release and is defaulted by a judicial officer of the Court, whereupon the proceeds shall be disbursed for the benefit of the United States of America in accordance with, and only upon, an order of the Court.
6. That notice and demand or request may be made in writing and may be served in person or by mail.
7. That the Mortgagor(s) will warrant and defend the title to the Property against all claims and demands.
8. That the Mortgagor(s) will create no further encumbrances of any kind against the Property.

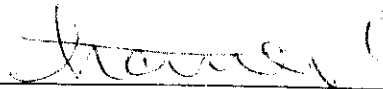
-3-

9. That the Mortgagor(s), in case a sale shall be made under the power of sale, will, upon request, execute, acknowledge and deliver to the purchaser or purchasers a deed or deeds of release confirming such sale, and that the Mortgagee is appointed and constituted the attorney irrevocable of the Mortgagor(s) to execute and deliver to said purchaser a full transfer of all policies of insurance on the Property at the time of such sale.

10. That the holder of this Mortgage, in any action to foreclose it, shall be entitled to the appointment of a receiver.

11. Notwithstanding any other agreement between the Mortgagor(s) and Mortgagee, or any provision of law, the Mortgagee shall not be required to discharge this Mortgage except upon order of the Court. It shall be the obligation of the Mortgagor(s) to furnish the Mortgagee with a certified copy of said order.

IN WITNESS WHEREOF, this Mortgage has been duly executed by the Mortgagor(s).



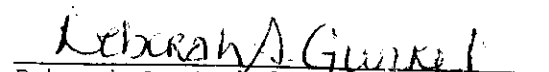
Hana F. Al Jader

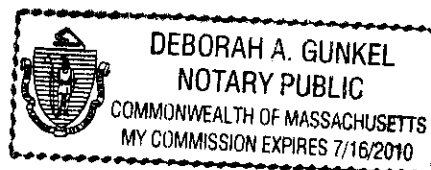
COMMONWEALTH OF MASSACHUSETTS

Middlesex, ss.

April 3, 2005

On this 3rd day of April, 2005, before me, the undersigned notary public, personally appeared Hana F. Al Jader, and proved to me through satisfactory evidence of identification, which was Mass. Driver's License to be the person whose name is signed on the preceding document, and acknowledged to me that he/she signed it voluntarily for its stated purpose.


Deborah A. Gunkel, Notary Public
My Commission expires:



THIS MORTGAGE is made this 3rd day of April 2005, between Hana F. Al Jader presently residing at 52 Cambridge Street, Winchester, Massachusetts (herein "Mortgagor(s)"), and the Clerk of the United States District Court for the District of Massachusetts, John Joseph Moakley United States Courthouse Building, Boston, Massachusetts (herein "Mortgagee").

WITNESSETH, for consideration paid and to secure a personal bond of even date for Hana F. Al Jader (herein "Defendant"), in Criminal No. 05 CR 10085 RCL, before the United States District Court for the District of Massachusetts (herein "Court"), in the amount of One Million (\$1,000,000.00) Dollars executed by the Defendant and the Mortgagor(s) in favor of the United States of America, and to secure due observance and performance of the obligation, terms, and conditions as set forth in an Order Setting Conditions of Release dated April 1, 2005, and filed with the Court, and to further secure the performance of all other covenants and agreements of or by the Defendant and Mortgagor(s) herein for the benefit of the Mortgagee, which may now exist or may hereafter exist or accrue while this Mortgage is still undischarged of record, and in furtherance of and pursuant to an escrow agreement made this day between the Mortgagor(s), the United States Attorney for the District of Massachusetts and the Mortgagee, the Mortgagor(s) hereby mortgage, with power of sale, the following parcel of real property, with the following covenants thereon, situate, lying and being in the County of Middlesex, Commonwealth of Massachusetts, and more particularly described in the following deed:

A deed from Hana F. Al Jader, Trustee of Aljader Realty Trust to Hana F. Al Jader dated September 19, 2003, and recorded in the Middlesex County Registry of Deeds at Book 41030, Page 479;

TOGETHER with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents royalties, mineral, oil and gas rights and profits, water, water rights, and water stock, and all fixtures now or hereafter attached to the property, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the property covered by this Mortgage; and all of the foregoing, together with said property are hereinafter referred to as the "Property."

THE MORTGAGOR(S) covenant with the Mortgagee as follows:

MDSX. SO. DIST. DEEDS

(mortgage-firm-1294)

BOOK 44947 PAGE 187
DATE: 4/5/05
TIME: 3:07 pm

339 Mystic St. Arlington, Mass.

PLEASE RETURN AFTER RECORDING TO:

Clerk
United States District Court
for the District of Massachusetts
John Joseph Moakley U.S. Courthouse
1 Courthouse Way
Boston, MA 02210

MORTGAGE

THIS MORTGAGE is made this 1st day of April 2005,
19, between Ammar Chamo and Hana F. Al-Jader,
 presently residing at 81 North St. Cambridge, MA 02142 - Winchester
 (herein "Mortgagor(s)"), and the Clerk of the United States Mass
 District Court for the District of Massachusetts, John W.
 McCormack Post Office & Courthouse Building, Boston,
 Massachusetts (herein "Mortgagee").

WITNESSETH, for consideration paid and to secure a personal bond
 of even date for Hana F. Al-Jader (herein
 "Defendant"), in Criminal No. 05 CR 10085 RCL, before the United
 States District Court for the District of Massachusetts (herein
 "Court"), in the amount of one million
 (\$ 1,000,000.00) Dollars executed by the Defendant and the
 Mortgagor(s) in favor of the United States of America, and to
 secure due observance and performance of the obligation, terms,
 and conditions as set forth in an Order Setting Conditions of
 Release dated April 1, 19 2005 and filed with the
 Court, and to further secure the performance of all other
 covenants and agreements of or by the Defendant and Mortgagor(s)
 herein for the benefit of the Mortgagee, which may now exist or
 may hereafter exist or accrue while this Mortgage is still
 undischarged of record, and in furtherance of and pursuant to an
 escrow agreement made this day between the Mortgagor(s), the
 United States Attorney for the District of Massachusetts and the
 Mortgagee, the Mortgagor(s) hereby mortgage, with power of sale,
 the following parcel of real property, with the following
 covenants thereon, situate, lying and being in the County of
Middlesex, Commonwealth of Massachusetts,
 and more particularly described in the following deed:

A deed from Gennaro Cella and Pearl Cella
 to Ammar Chamo and Hana Al-Jader, joint tenants right of survivor
 dated July 13, 2001, 19, and recorded in the ship
Middlesex County Registry of Deeds at
 Book 33250, Page 379;

TOGETHER with all the improvements now or hereafter erected on
 the property, and all easements, rights, appurtenances, rents
 royalties, mineral, oil and gas rights and profits, water, water
 rights, and water stock, and all fixtures now or hereafter
 attached to the property, all of which, including replacements
 and additions thereto, shall be deemed to be and remain a part of
 the property covered by this Mortgage; and all of the foregoing,
 together with said property are hereinafter referred to as the
 "Property."

THE MORTGAGOR(S) covenant with the Mortgagee as follows:

(mortgage.frm - 12/94)

MDSX.S0 DIS DEEDS

BOOK 44947 PAGE 170
 DATE: 4/1/05
 TIME: 3:07 PM

62 Court St. Winchester, Mass

1. That the Mortgagor(s) shall pay the indebtedness as hereinbefore provided.
2. That the Mortgagor(s) will keep the Property insured against loss by fire or hazards included within the term "extended coverage" for the benefit of the Mortgagee; that the Mortgagor(s) will assign and deliver the policies to the Mortgagee; and that the Mortgagor(s) will reimburse the Mortgagee for any premiums paid or insurance made by the Mortgagee on the Mortgagor(s)'s default in so insuring the Property or in so assigning and delivering the policies. However, the Mortgagee shall never be required to maintain insurance of any type or description on the Property.
3. That the Mortgagor(s) shall keep the Property in good repair and shall not commit waste or permit impairment or deterioration of the Property, and no building on the Property shall be removed or demolished without the consent of the Mortgagee.
4. That the Mortgagor(s) will pay all taxes, assessments or water rates, and in default thereof, the Mortgagee may, but is not required to, pay the same. In the event that the Mortgagee elects not to pay the same, the Mortgagee is not required to so notify the Mortgagor(s).
5. That the proceeds of any award or claim for damages, direct or consequential, in connection with any condemnation or other taking of the Property, or part thereof, or for conveyance in lieu of condemnation, said proceeds not to exceed the dollar amount of the personal bond secured by this Mortgage, shall be delivered to the Mortgagee, who shall hold such proceeds in a non-interest bearing escrow account until either (A) the personal bond has been discharged by the Court, whereupon, and only upon an order of the Court, the Mortgagee shall deliver said proceeds to the Mortgagor(s), or (2) the Defendant fails to observe the Order Setting Conditions of Release and is defaulted by a judicial officer of the Court, whereupon the proceeds shall be disbursed for the benefit of the United States of America in accordance with, and only upon, an order of the Court.
6. That notice and demand or request may be made in writing and may be served in person or by mail.
7. That the Mortgagor(s) will warrant and defend the title to the Property against all claims and demands.
8. That the Mortgagor(s) will create no further encumbrances of any kind against the Property.

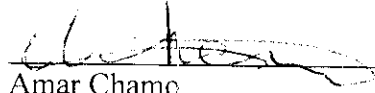
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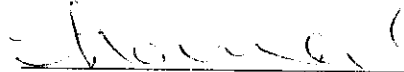
9. That the Mortgagor(s), in case a sale shall be made under the power of sale, will, upon request, execute, acknowledge and deliver to the purchaser or purchasers a deed or deeds of release confirming such sale, and that the Mortgagee is appointed and constituted the attorney irrevocable of the Mortgagor(s) to execute and deliver to said purchaser a full transfer of all policies of insurance on the Property at the time of such sale.

10. That the holder of this Mortgage, in any action to foreclose it, shall be entitled to the appointment of a receiver.

11. Notwithstanding any other agreement between the Mortgagor(s) and Mortgagee, or any provision of law, the Mortgagee shall not be required to discharge this Mortgage except upon order of the Court. It shall be the obligation of the Mortgagor(s) to furnish the Mortgagee with a certified copy of said order.

IN WITNESS WHEREOF, this Mortgage has been duly executed by the Mortgagor(s).


Amar Chamo

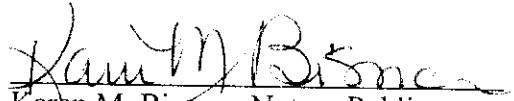

Hana F. Al Jader

COMMONWEALTH OF MASSACHUSETTS

Middlesex, ss.

April 5, 2005

On this 5th day of April 2005, before me, the undersigned notary public, personally appeared Ammar Chamo, and proved to me through satisfactory evidence of identification, which was Mass Drivers License to be the person whose name is signed on the preceding document, and acknowledge to me that he signed it voluntarily for its stated purpose.


Karen M. Bisnaw, Notary Public
My commission expires:

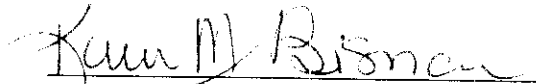
-4-

COMMONWEALTH OF MASSACHUSETTS

Middlesex, ss.

April 5, 2005

On this 5th day of April 2005, before me, the undersigned notary public, personally appeared Hana F. Al Jader, and proved to me through satisfactory evidence of identification, which was Mass Drivers License to be the person whose name is signed on the preceding document, and acknowledge to me that he signed it voluntarily for its stated purpose.

A handwritten signature in cursive script, reading "Karen M. Bisnaw", written over a horizontal line.

Karen M. Bisnaw, Notary Public

My commission expires:

ESCROW AGREEMENT

ESCROW AGREEMENT entered into this 3rd day of APRIL
April, 2005, among Hana F. Al Jader (herein "Surety"), Michael J. Sullivan in his official capacity as
United States Attorney for the District of Massachusetts (herein "United States Attorney"), and Tony Anastas, in his official
capacity as Clerk of the United States District Court for the District of Massachusetts (herein "Escrow Agent").

WHEREAS the Surety is desirous of effecting the release of
Hana F. Al Jader (herein "Defendant") in
Criminal No. 05 CR 10085 RCL, on the terms and
conditions of bail set forth in an Order Setting Conditions of
Release (herein "Bail Order") dated April 1, 2005,
and entered by the Honorable Joyce London Alexander,
United States District Judge/Magistrate Judge, and has agreed to
execute a personal bond in the amount of One Million
(\$1,000,000.00) Dollars (herein "Personal
Bond") to secure the Defendant's compliance with the terms and
conditions of the Bail Order.

NOW THEREFORE, in consideration of the mutual covenants and
agreements contained herein, the parties hereto agree as follows:
1. The Surety shall execute a quitclaim deed to the parcel of
real property located at 339 Mystic Street, Arlington, Massachusetts 02474
in favor of the United States of America,
and deliver said deed to the Escrow Agent to be held in escrow
pursuant to the terms of this Agreement.

2. The Surety further agrees to execute any additional documents
and take any action necessary to effectuate the transfer of said
parcel of real property and facilitate the sale of such property
in the event that the Defendant is in default of the terms and
conditions of the Bail Order or Personal Bond.

3. The Escrow Agent shall hold the quitclaim deed in escrow
under the following terms and conditions:

A. In the event that the Defendant fails to appear as
required at all proceedings in Criminal No. 05 CR 10085 RCL
or otherwise violates any condition of bail, and Defendant is
declared to be in default by a judicial officer of the United
States District Court for the District of Massachusetts, then,
upon order of the Court, and in lieu of or in addition to
foreclosure proceedings on any mortgage granted by the Surety,
the Escrow Agent shall tender the quitclaim deed to the United
States Attorney, and he shall cause the same to be immediately
recorded without notice to the Surety. Any requirement that
foreclosure proceedings be commenced upon any mortgage granted by
the Surety in connection with Criminal No. 05 CR 10085 RCL
is expressly waived by the Surety.

8. This Agreement shall terminate upon the final disposition of Criminal No. 05 CR 10085 RCL and written discharge of the bond provided to the Surety by the United States of America. Upon such termination, and upon order of the Court, the Escrow Agent shall deliver the quitclaim deed to the Surety.

5. The validity and construction of this Agreement shall be governed by the law of the Commonwealth of Massachusetts.

6. This Escrow Agreement shall be binding upon and shall inure to the benefit of the parties hereto and their respective successors, assigns and personal representatives.

IN WITNESS WHEREOF, the parties here have caused this Agreement to be executed as of the date first written above.

ESCROW AGENT:

SURETY:

TONY ANASTAS, CLERK OF COURT

Hana F. Al Jader
Hana F. Al Jader

By: _____

Deputy Clerk

MICHAEL J. SULLIVAN
UNITED STATES ATTORNEY

By: _____

Asst. U.S. Attorney
S. Theodore Merritt

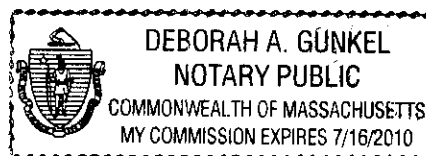
COMMONWEALTH OF MASSACHUSETTS

Middlesex, ss.

April 3, 2005

On this 3rd day of April, 2005, before me, the undersigned notary public, personally appeared Hana F. Al Jader, and proved to me through satisfactory evidence of identification, which was Mass Driver's License to be the person whose name is signed on the preceding document, and acknowledged to me that he/she signed it voluntarily for its stated purpose.

Deborah A. Gunkel
Deborah A. Gunkel, Notary Public
My Commission expires:



ESCROW AGREEMENT

ESCROW AGREEMENT entered into this 5th ^{FILED}
April, 2005, among Ammar Chamo and Hana F. Al Jader ^{CLERK OF COURT}
(herein "Surety"), Michael J. Sullivan in his official capacity as
United States Attorney for the District of Massachusetts (herein
"United States Attorney"), and Tony Anastas, in his official
capacity as Clerk of the United States District Court for the
District of Massachusetts (herein "Escrow Agent") of MASS

WHEREAS the Surety is desirous of effecting the release of
Hana F. Al Jader (herein "Defendant") in
Criminal No. 05 CR 10085 RCL, on the terms and
conditions of bail set forth in an Order Setting Conditions of
Release (herein "Bail Order") dated April 1, 2005,
and entered by the Honorable Joyce London Alexander
United States District Judge/Magistrate Judge, and has agreed to
execute a personal bond in the amount of One Million
(\$1,000,000.00) Dollars (herein "Personal
Bond") to secure the Defendant's compliance with the terms and
conditions of the Bail Order.

NOW THEREFORE, in consideration of the mutual covenants and
agreements contained herein, the parties hereto agree as follows:
1. The Surety shall execute a quitclaim deed to the parcel of
real property located at 62 Cambridge Street, Winchester, MA
in favor of the United States of America,
and deliver said deed to the Escrow Agent to be held in escrow
pursuant to the terms of this Agreement.

2. The Surety further agrees to execute any additional documents
and take any action necessary to effectuate the transfer of said
parcel of real property and facilitate the sale of such property
in the event that the Defendant is in default of the terms and
conditions of the Bail Order or Personal Bond.

3. The Escrow Agent shall hold the quitclaim deed in escrow
under the following terms and conditions:

A. In the event that the Defendant fails to appear as
required at all proceedings in Criminal No. 05 CR 10085 RCL
or otherwise violates any condition of bail, and Defendant is
declared to be in default by a judicial officer of the United
States District Court for the District of Massachusetts, then,
upon order of the Court, and in lieu of or in addition to
foreclosure proceedings on any mortgage granted by the Surety,
the Escrow Agent shall tender the quitclaim deed to the United
States Attorney, and he shall cause the same to be immediately
recorded without notice to the Surety. Any requirement that
foreclosure proceedings be commenced upon any mortgage granted by
the Surety in connection with Criminal No. 05 CR 10085 RCL
is expressly waived by the Surety.

-2-

B. This Agreement shall terminate upon the final deposition of Criminal No. 05 CR 10085 RCL and written discharge of the bond provided to the Surety by the United States of America. Upon such termination, and upon order of the Court, the Escrow Agent shall deliver the quitclaim deed to Surety.

5. The validity and construction of this Agreement shall be governed by the law of the Commonwealth of Massachusetts.


6. This Escrow Agreement shall be binding upon and shall inure to the benefit of the parties hereto and their respective successors, assigns and personal representatives.


IN WITNESS WHEREOF, the parties here have caused this Agreement to be executed as of the date first written above.

ESCROW AGENT:

SURETY:


TONY ANASTAS, CLERK OF COURT

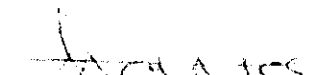
By: 
Deputy Clerk


Ammar Chamo

MICHAEL J. SULLIVAN
UNITED STATES ATTORNEY

By: 
Asst. U.S. Attorney
S. Theodore Merritt


Hana F. Al Jader

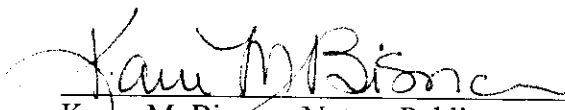


COMMONWEALTH OF MASSACHUSETTS

Middlesex, ss.

April 5, 2005

On this 5th day of April, 2005, before me, the undersigned notary public, personally appeared Ammar Chamo, and proved to me through satisfactory evidence of identification, which as Mass Drivers License, be the person whose name signed on the preceding document, and acknowledged to me that he signed it voluntarily for its stated purpose.

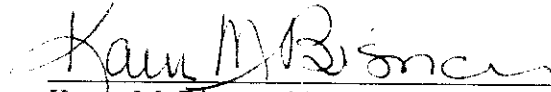

Karen M. Bisnaw, Notary Public
My Commission expires:

COMMONWEALTH OF MASSACHUSETTS

Middlesex, ss.

April 5, 2005

On this 5th day of April, 2005, before me, the undersigned notary public, personally appeared ~~Ammar Chame~~ ^{HAQAL AL JADEI} and proved to me through satisfactory evidence of identification, which as Mass Driver License to be the person whose name signed on the preceding document, and acknowledged to me that he signed it voluntarily for its stated purpose.



Karen M. Bisnaw, Notary Public

My Commission expires:

QUITCLAIM DEED

I, Hana F. Al Jader, of 62 Cambridge Street, Winchester, Massachusetts, for One Dollar (\$1.00) and other valuable consideration

grant to the Clerk of the United States District Court for the District of Massachusetts with quitclaim covenants a certain parcel of land with the buildings thereon situated in Arlington on the easterly side of Mystic Street, being shown as Lot D on a plan recorded Middlesex (So. Dist.) Deeds as plan Number 52 in 1939 and bounded:

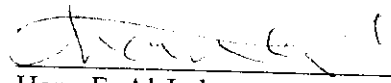
WESTERLY on Mystic Street, 110 feet;
NORTHERLY on land now or formerly of Herbert Stevens, et al., 379.57 feet;
EASTERLY on Mystic Lake, 111 feet; and
SOUTHERLY on Lot C on said plan, 367 feet.

Containing 40,620 square feet, or however otherwise said premises may be bounded and described, all or any of said measurements or contents more or less. Said above mentioned plan is entitled "Plan of Land in Arlington Mass." dated January 1935, by William S. Crocker, Civil Engineer, recorded with said Deeds.

Said premises are conveyed subject to restrictions of record so far as to the same are now force and applicable.

For Grantor's title, see deed dated September 19, 2003, and recorded at the Middlesex South Registry of Deeds in Book 41030, Page 479.

Executed as a sealed instrument this 3rd day of April 2005.

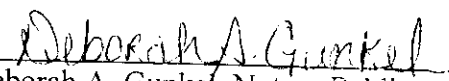
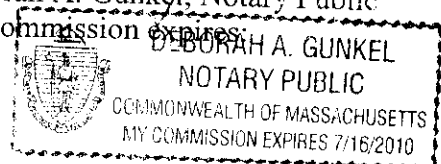

Hana F. Al Jader

COMMONWEALTH OF MASSACHUSETTS

Middlesex, ss.

April 3, 2005

On this 3rd day of April, 2005, before me, the undersigned notary public, personally appeared Hana F. Al Jader, and proved to me through satisfactory evidence of identification, which was Mass. Drivers License to be the person whose name is signed on the preceding document, and acknowledge to me that she signed it voluntarily for its stated purpose.


Deborah A. Gunkel, Notary Public
My commission expires: 7/16/2010


Property address: 339 Mystic Street, Arlington, Massachusetts

Item	Total
APPRAISAL FEE FOR SERVICES RENDERED	\$ 300.00
BORROWER PAID AT THE TIME OF INSPECTION	-300.00

Borrower: Chammo, Ammar
62 Cambridge Street
Winchester, MA 01890
Middlesex County Registry of Deeds - Book:33250 Page:379

Total: \$

Thank you

COMPLETE SUMMARY APPRAISAL REPORT OF

THE PROPERTY LOCATED AT

62 Cambridge Street

Winchester, MA 01890

as of

October 1, 2004

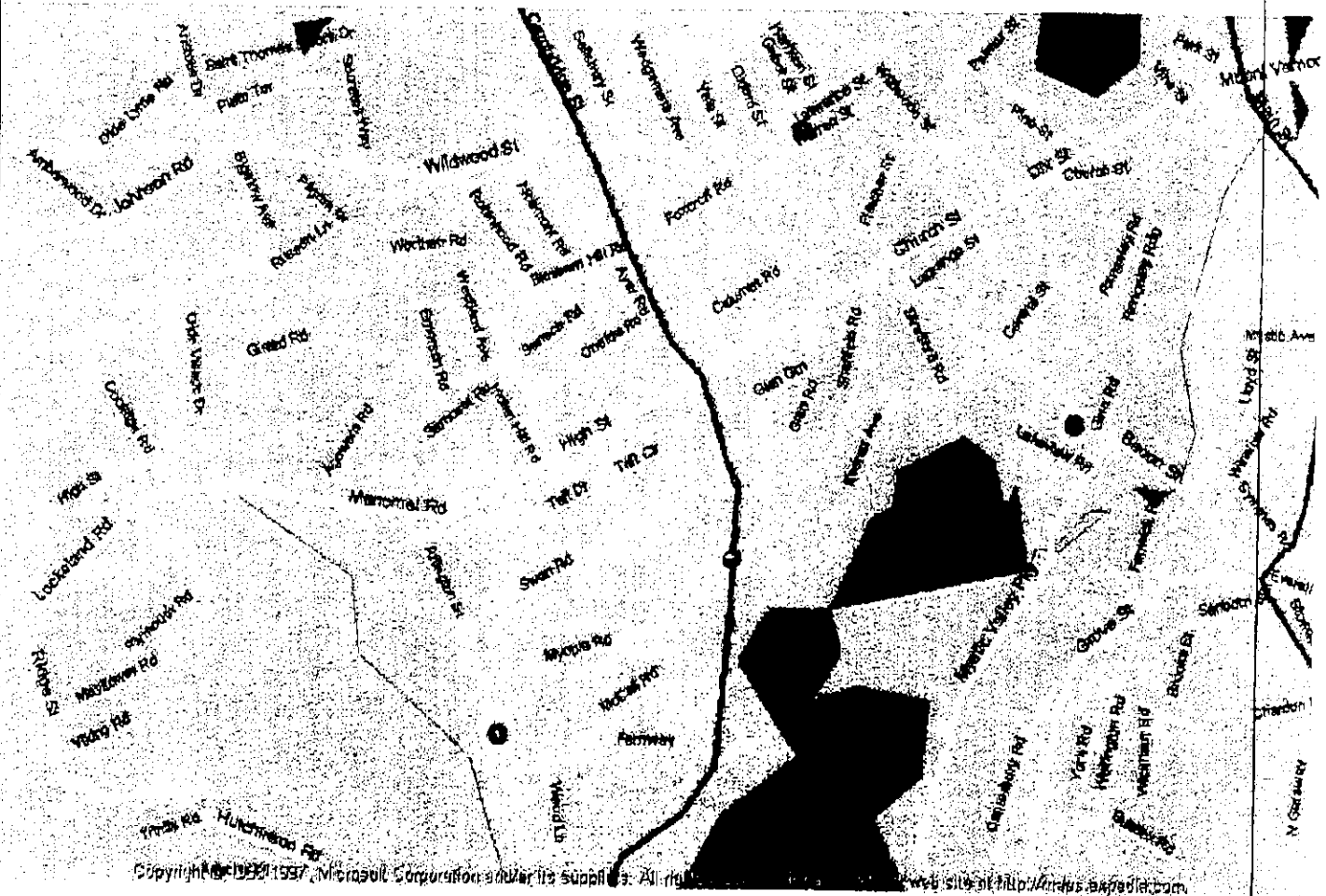
for

BLS Funding Corp.
55 Cambridge Street
Burlington, MA 01803

by

RADIUS APPRAISAL

P.O. Box 290203
Charlestown, MA 02129



Location	Case 1:05-cr-10085-RCL			Document 10-6			Filed 04/01/2005			Page 4 of 12		
Build up	<input checked="" type="checkbox"/> Over 75%	<input type="checkbox"/> 25-75%	<input type="checkbox"/> Under 25%	Occupancy	Price	Age	Single Family	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> In process	<input type="checkbox"/> Other	
Growth rate	<input checked="" type="checkbox"/> Rapid	<input type="checkbox"/> Stable	<input type="checkbox"/> Slow	<input checked="" type="checkbox"/> Owner 95	400	Low	New	2-4 fam	<input type="checkbox"/> 5	<input type="checkbox"/> 10	<input type="checkbox"/> 15	
Property values	<input checked="" type="checkbox"/> Increasing	<input type="checkbox"/> Stable	<input type="checkbox"/> Declining	<input checked="" type="checkbox"/> Tenant	2400+	High	150+	Multi-family	<input type="checkbox"/> 5	<input type="checkbox"/> 10	<input type="checkbox"/> 15	
Demand/supply	<input type="checkbox"/> Shortage	<input checked="" type="checkbox"/> In balance	<input type="checkbox"/> Over supply	<input checked="" type="checkbox"/> Vacant (0-5%)		Predominant	Commercial	<input type="checkbox"/> 5	<input type="checkbox"/> 10	<input type="checkbox"/> 15	<input type="checkbox"/> 20	
Marketing time	<input checked="" type="checkbox"/> Under 3 mos	<input type="checkbox"/> 3-5 mos	<input type="checkbox"/> Over 5 mos	<input checked="" type="checkbox"/> Vacant (over 5%)	950+	100						

Note: Race and the racial composition of the neighborhood are not appraisal factors.

Neighborhood boundaries and character: Neighborhood boundaries consist of: Church/High Street to the north, west by Arlington Street, east and south by Upper Mystic Lake.

Factors that affect the marketability of the properties in the neighborhood (proximity to employment and amenities, employment stability, appeal to market, etc.):

In general the Winchester market indicates an increase in the demand for residential properties, at this time, which has promoted increasing values. Major roadways such as Routes 38, 93, and 28, which are located within 1 mile, provide direct access to centralized employment areas as well as to other areas of the community. The commercial influence in the neighborhood consists of small businesses, which are not located on the street, but within 1 mile. *** See Additional Comments ***

Market conditions in the subject neighborhood (including support for the above conclusions related to the trend of property values, demand/supply, and marketing time - such as data on competitive properties for sale in the neighborhood, description of the prevalence of sales and financing concessions, etc.):

The appraiser notes that the typical marketing time for properties within the subject general neighborhood is currently within 1-3 months. This includes properties which are priced competitively allowing for adequate market exposure within a reasonable period of time.

Project Information for PUDs (If applicable) -- Is the developer/builder in control of the Home Owners' Association (HOA)? ☐ Yes ☒ No

Approximate total number of units in the subject project: N/A

Approximate total number of units for sale in the subject project: N/A

Describe common elements and recreational facilities: N/A

Dimensions: Refer to Deed

Site area: 22,279 Square Feet

Corner Lot ☐ Yes ☒ No

Specific zoning classification and description: RDB (10,000 SF & 100' Frontage mins.)

Zoning compliance ☒ Legal ☐ Legal nonconforming (Grandfathered use) ☐ Illegal ☐ No zoning

Highest & best use as improved: ☒ Present use ☐ Other use (explain)

Utilities: Public Other

Electricity ☒

Gas ☒

Water ☒

Sanitary sewer ☒

Storm sewer ☒

Off-site improvements

Type

Public

Private

Street

Asphalt Paved

Curb/gutter

Granite

Sidewalk

Asphalt Paved

Street lights

Standard

Alley

None

Topography: Sloping

Size: 22,279 Square Feet

Shape: Rectangular

Drainage: Appears Adequate

View: Other Homes

Landscaping: Typical Neighborhood

Driveway Surface: Paved/Adequate

Apparent easements: None Noted

FEMA Special Flood Hazard Area ☐ Yes ☒ No

FEMA Zone: C Map Date: 06/18/80

FEMA Map No.: 250228 0004 B

Comments (apparent adverse easements, encroachments, special assessments, slide areas, illegal or legal nonconforming zoning use, etc.): The subject does not appear to be located in a HUD identified Flood Zone Area. The subject is a legal conforming lot, offering sufficient frontage and lot area. There were no apparent adverse easements, encroachments, or other conditions noted.

GENERAL DESCRIPTION

No. of Units: 1

No. of Stories: 2.00

Type (Det./Att.): Detached

Design (Style): Colonial

Existing/Proposed: Existing

Age (Yrs.): 23

Effective Age (Yrs.): 8

EXTERIOR DESCRIPTION

Foundation

Slab

Exterior Walls

Brck/Wd Shng

Roof Surface

Asphalt Shngl

Gutters & Ownspnts.

Aluminum

Window Type

Roll-Out

Storm/Screen

Yes

Manufactured House

No

FOUNDATION

Slab

Yes/100%

Crawl Space

N/A

Basement

N/A

Sump Pump

N/A

Dampness

N/A

Settlement

N/A

Infestation

N/A

BASEMENT

Area Sq. Ft.

N/A

% Finished

N/A

Ceiling

N/A

Walls

N/A

Floor

N/A

Outside Entry

N/A

INSULATION

Roof

Code ☒

Ceiling

Code ☒

Walls

Code ☒

Floor

Code ☒

None

☐

Unknown

☐

Appears Typical

ROOMS	Foyer	Living	Dining	Kitchen	Den	Family Rm.	Rec. Rm.	Bedrooms	# Baths	Laundry	Other	Area Sq. Ft.
Basement												N/A
Level 1	X	1	X	1				2	2	X		2116
Level 2					1	1		3	1.5	X		2124

Finished area above grade contains: 9 Rooms: 5 Bedroom(s): 3.50 Bath(s): 4,240 Square Feet of Gross Living Area

INTERIOR	Materials/Condition	HEATING	KITCHEN EQUIP.	ATTIC	AMENITIES	CAR STORAGE
Floors	Marble/Wd/Avg-Gd	Type: FHA	Refrigerator <input checked="" type="checkbox"/>	None <input type="checkbox"/>	Fireplace(s) # -2 <input checked="" type="checkbox"/>	None <input type="checkbox"/>
Walls	Plaster/Avg-Good	Fuel: Oil	Range/oven <input checked="" type="checkbox"/>	Stairs <input checked="" type="checkbox"/>	Patio -1 <input checked="" type="checkbox"/>	Garage <input type="checkbox"/>
Trim/Finish	Wood/Avg-Good	Condition: Avg-Gd	Disposal <input checked="" type="checkbox"/>	Drop Stair <input type="checkbox"/>	Deck <input type="checkbox"/>	Attached <input type="checkbox"/>
Bath Floor	Marble/Avg-Good	COOLING	Dishwasher <input checked="" type="checkbox"/>	Scuttle <input type="checkbox"/>	Porch <input type="checkbox"/>	Detached <input type="checkbox"/>
Bath Window	Marble/Tile/Avg-Gd	Central: Yes	Fan/Hood <input checked="" type="checkbox"/>	Floor <input checked="" type="checkbox"/>	Fence <input type="checkbox"/>	Built-In <input type="checkbox"/>
Doors	Wood/Avg-Good	Other: N/A	Microwave <input type="checkbox"/>	Heated <input type="checkbox"/>	Pool <input type="checkbox"/>	Carport <input type="checkbox"/>
		Condition: Avg-Gd	Washer/Dryer <input type="checkbox"/>	Finished <input type="checkbox"/>	Balcony -2 <input checked="" type="checkbox"/>	Driveway: Paved

Additional features (special energy efficient items, etc.): The subject offers additional features such as: 2 balcony's, a patio, 2 fireplaces, and views of Mystic Lake.

Actual Value of Subject Property

INDICATED VALUE BY COST APPROACH

1,382,770

= \$

1,382,770

ITEM	SUBJECT	COMPARABLE NO. 1	COMPARABLE NO. 2	COMPARABLE NO. 3
62 Cambridge Street Address Winchester	43 Arlington Street Winchester	4 Ravenscroft Road Winchester	42 Cabot Street Winchester	
Proximity to Subject	3 Miles	4 Miles	6 Miles	
Sale Price	\$ N/A	\$ 1,900,000	\$ 1,795,000	\$ 1,801,250
Price/Gross L.V. Area	\$ N/A	\$ 323.24	\$ 398.89	\$ 410.87
Data and/or Verification Source	Inspection, B&T & Assr. Dept.	Assessor, MLS Banker & Tradesman	Assessor, MLS Banker & Tradesman	Assessor, MLS Banker & Tradesman
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	DESCRIPTION	DESCRIPTION
Sales or Financing Concessions	Conventional	None Known	Conventional	None Known
Date of Sale/Time	4/29/2004	8/20/2004	6/30/2004	
Location	Average/Good	Average/Good	Average/Good	Average/Good
Leasehold/Fee Simple	Fee Simple	Fee Simple	Fee Simple	Fee Simple
Site	22,278 SF	20,058 SF	13,939 SF	12,967 SF
View	Waterview	Other Homes +25,000	Other Homes +25,000	Other Homes -25,000
Design and Appeal	Colonial/Avg	Colonial/Avg	Colonial/Avg	Colonial/Avg
Quality of Construction	Average/Good	Average/Good	Average/Good	Average/Good
Age	23+	5+	94+	82+
Condition	Good	Superior -47,500	Good	Good
Above Grade	Total: Bdrms: Baths: 9: 5: 3.50	Total: Bdrms: Baths: 10: 5: 4.5	Total: Bdrms: Baths: 13: 6: 3F2H	Total: Bdrms: Baths: 10: 5: 3.5
Room Count	9: 5: 3.50	10: 5: 4.5	13: 6: 3F2H	10: 5: 3.5
Gross Living Area	4,240 Sq. Ft.	5,878 Sq. Ft. -49,100	4,500 Sq. Ft. -7,800	4,384 Sq. Ft. -4,300
Basement & Finished Rooms Below Grade	Slab N/A	Full Basement Unfinished -5,000	Full Basement Finished -5,000	Full Basement Finished -5,000
Functional Utility	Average	Average	Average	Average
Heating/Cooling	FHA/Central AC	FHW/Central AC	FHW/Central AC	FHA/Central AC
Energy Efficient Items	None Noted	None Noted	None Noted	None Noted
Garage/Carport	Driveway	3 Car Built In -15,000	2 Car Detached -10,000	2 Car Detached -10,000
Porch, Patio, Deck, Fireplaces, etc.	2 Balcony, Patio 2 Fireplaces	Balcony, Patio 4 Fireplaces +2,500 -5,000	Porch, Deck 4 Fireplaces +2,500 -5,000	Deck, Patio 1 Fireplace -2,500 +2,500
Fence, Pool, etc.				
Net Adj. (total)		\$ -100,100	\$ -8,300	\$ 5,700
Adjusted Sales Price of Comparable		Gross 8.2% Net -5.3% \$ 1,799,900	Gross 3.5% Net -0.5% \$ 1,786,700	Gross 3.0% Net 0.3% \$ 1,806,950

Comments on Sales Comparison (including the subject property's comparability to the neighborhood, etc.): Any variation in living area, which exceeds 100+ S.F., was adjusted \$30 per S.F., reflecting its affect on market demand. The lots of the comparables offer marketability similar to that of the subject, no adjustment for lot size variation could be supported by market reaction. Sale 1 was adjusted for superior condition based on external observation and conversations with local brokers. All three sales were adjusted for inferior views. In determining a final value estimate, the indicated adjustments were derived from research and analysis of relevant market data from within the marketing area.

ITEM	SUBJECT	COMPARABLE NO. 1	COMPARABLE NO. 2	COMPARABLE NO. 3
Date, Price and Data Source, for prior sales within year of appraisal	See Below	Per Banker & Tradesman No other Sales Activity Within Last 36 Months	Per Banker & Tradesman No other Sales Activity Within Last 36 Months	Per Banker & Tradesman No other Sales Activity Within Last 36 Months

Analysis of any current agreement of sale, option, or listing of the subject property and analysis of any prior sales of subject and comparables within one year of the date of appraisal: Banker and Tradesman Reports and MLS indicated that there has been no sales activity of subject noted over the past 36 months.

INDICATED VALUE BY SALES COMPARISON APPROACH

\$ 1,800,000

INDICATED VALUE BY INCOME APPROACH

(If Applicable) Estimated Market Rent \$

N/A

/Mo. x Gross Rent Multiplier

N/A

= \$ N/A

This appraisal is made ☒ "as is" ☐ subject to the repairs, alterations, inspections or conditions listed below

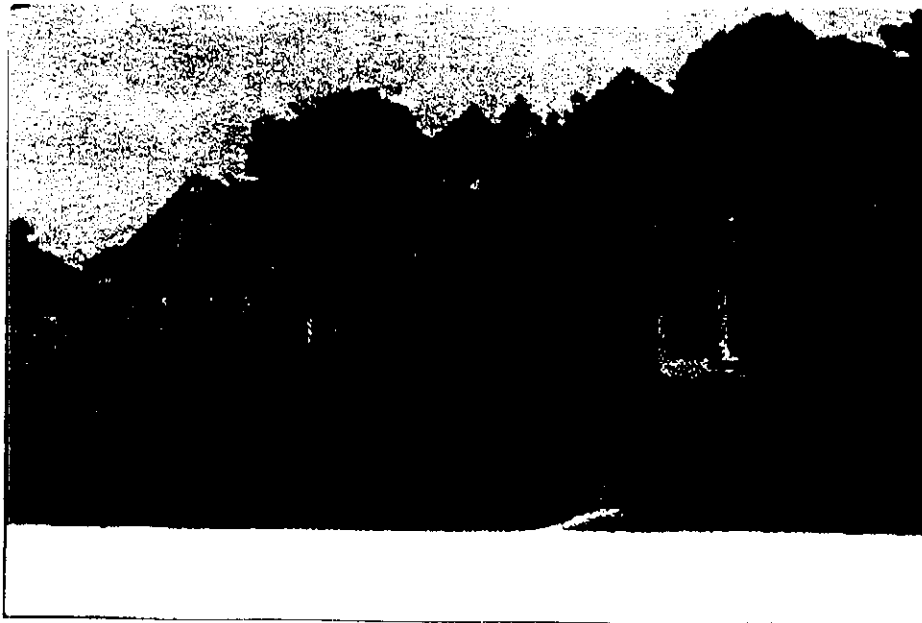
☐ subject to completion per plans and specifications.

Conditions of Appraisal: The appraisal is made in "as is" condition.

Final Reconciliation: Primary weight is placed on the Direct Sales Comparison, which is considered the best indicator of value for the subject property. The Income Approach was not considered applicable, since the renting of single family homes is not common for the area. *** See Additional Comments ***

The purpose of this appraisal is to estimate the market value of the real property that is the subject of this report, based on the above conditions and the certification, contingent and limiting conditions, and market value definition that are stated in the attached Freddie Mac Form 439/Fannie Mae Form 1004B (Revised 6/93).

I (WE) ESTIMATE THE MARKET VALUE, AS DEFINED, OF THE REAL PROPERTY THAT IS THE SUBJECT OF THIS REPORT, AS OF October 1, 2004



COMPARABLE #1

43 Arlington Street
Winchester

Price	\$1,900,000
Price/SF	323.24
Date	4/29/2004
Age	5+
Room Count	10-5-4.5
Living Area	5,878
Value Indication	\$1,799,900



COMPARABLE #2

4 Ravenscroft Road
Winchester

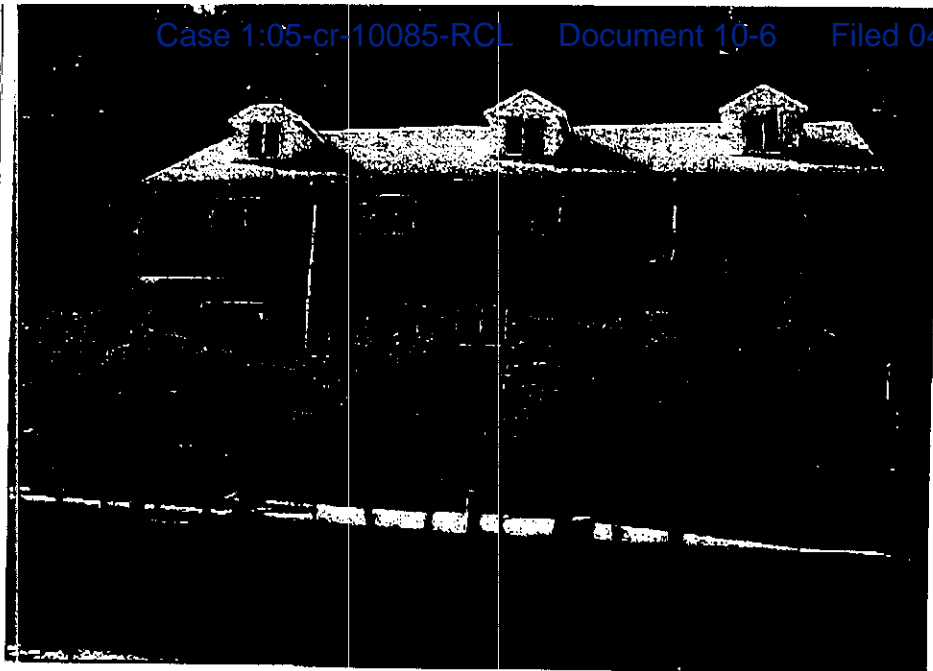
Price	\$1,795,000
Price/SF	398.89
Date	8/20/2004
Age	94+
Room Count	13-6-3F2H
Living Area	4,500
Value Indication	\$1,786,700



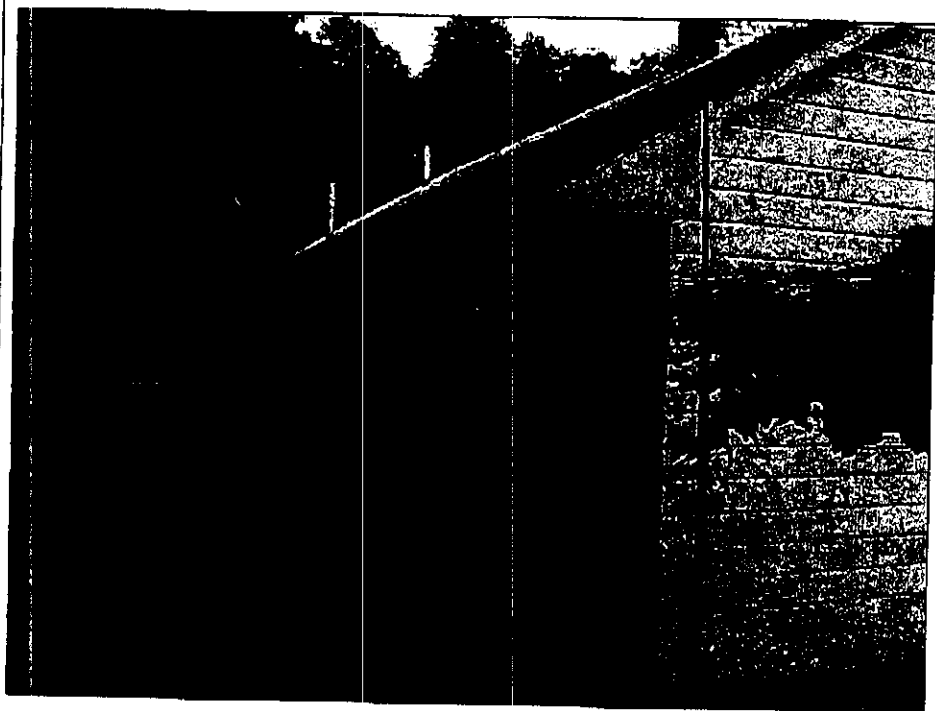
COMPARABLE #3

42 Cabot Street
Winchester

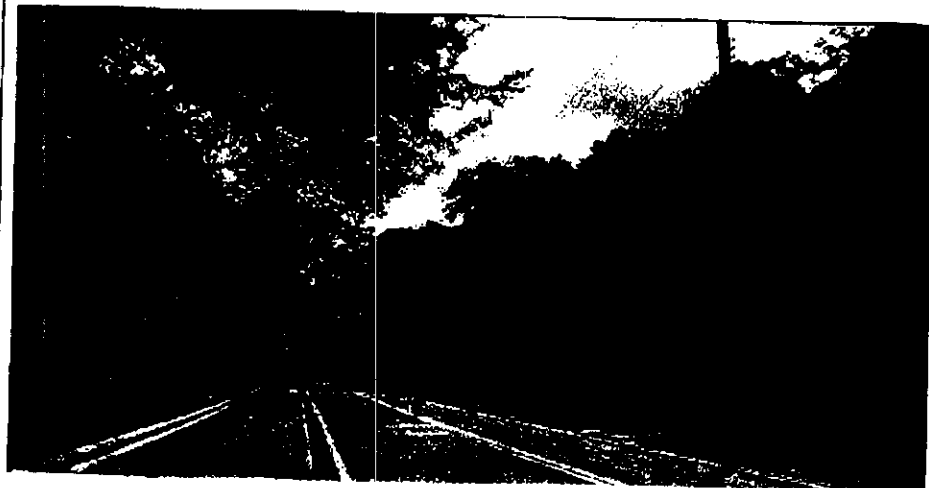
Price	\$1,801,250
Price/SF	410.87
Date	6/30/2004
Age	82+
Room Count	10-5-3.5
Living Area	4,384
Value Indication	\$1,806,950



FRONT VIEW OF
SUBJECT PROPERTY



REAR VIEW OF
SUBJECT PROPERTY



STREET SCENE OF
SUBJECT PROPERTY

2. I have taken into consideration the factors that have an impact on value in my development of the estimate of market value in the appraisal report. I have not knowingly withheld any significant information from the appraisal report and I believe to the best of my knowledge, that all statements and information in the appraisal report are true and correct.

3. I stated in the appraisal report only my own personal, unbiased, and professional analysis, opinions, and conclusions, which are subject only to the contingent and limiting conditions specified in this form.

4. I have no present or prospective interest in the property that is the subject to this report, and I have no present or prospective personal interest or bias with respect to the participants in the transaction. I did not base, either partially or completely, my analysis and/or the estimate of market value in the appraisal report on the race, color, religion, sex, handicap, familial status, or national origin of either the prospective owners or occupants of the subject property or of the present owners or occupants of the properties in the vicinity of the subject property.

5. I have no present or contemplated future interest in the subject property, and neither my current or future employment nor my compensation for performing this appraisal is contingent on the appraised value of the property.

6. I was not required to report a predetermined value or direction in value that favors the cause of the client or any related party, the amount of the value estimate, the attainment of a specific result, or the occurrence of a subsequent event in order to receive my compensation and/or employment for performing the appraisal. I did not base the appraisal report on a requested minimum valuation, a specific valuation, or the need to approve a specific mortgage loan.

7. I performed this appraisal in conformity with the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place as of the effective date of this appraisal, with the exception of the departure provision of those Standards, which does not apply. I acknowledge that an estimate of a reasonable time for exposure in the open market is a condition in the definition of market value and the estimate I developed is consistent with the marketing time noted in the neighborhood section of this report, unless I have otherwise stated in the reconciliation section.

8. I have personally inspected the interior and exterior areas of the subject property and the exterior of all properties listed as comparables in the appraisal report. I further certify that I have noted any apparent or known adverse conditions in the subject improvements, on the subject site, or on any site within the immediate vicinity of the subject property of which I am aware and have made adjustments for these adverse conditions in my analysis of the property value to the extent that I had market evidence to support them. I have also commented about the effect of the adverse conditions on the marketability of the subject property.

9. I personally prepared all conclusions and opinions about the real estate that were set forth in the appraisal report. If I relied on significant professional assistance from any individual or individuals in the performance of the appraisal or the preparation of the appraisal report, I have named such individual(s) and disclosed the specific tasks performed by them in the reconciliation section of this appraisal report. I certify that any individual so named is qualified to perform the tasks. I have not authorized anyone to make a change to any item in the report; therefore, if an unauthorized change is made to the appraisal report, I will take no responsibility for it.

SUPERVISORY APPRAISER'S CERTIFICATION: If a supervisory appraiser signed the appraisal report, he or she certifies and agrees that: I directly supervise the appraiser who prepared the appraisal report, have reviewed the appraisal report, agree with the statements and conclusions of the appraiser, agree to be bound by the appraiser's certifications numbered 4 through 7 above, and am taking full responsibility for the appraisal and the appraisal report.

ADDRESS OF PROPERTY APPRAISED: 62 Cambridge Street, Winchester, MA, 01890

APPRAISER:

Signature: Ed Mazurkiewicz
Name: Edward Mazurkiewicz
Date Signed: October 2, 2004
State Certification #: MA RA #70556
or State License #: _____

SUPERVISORY APPRAISER (only if required):

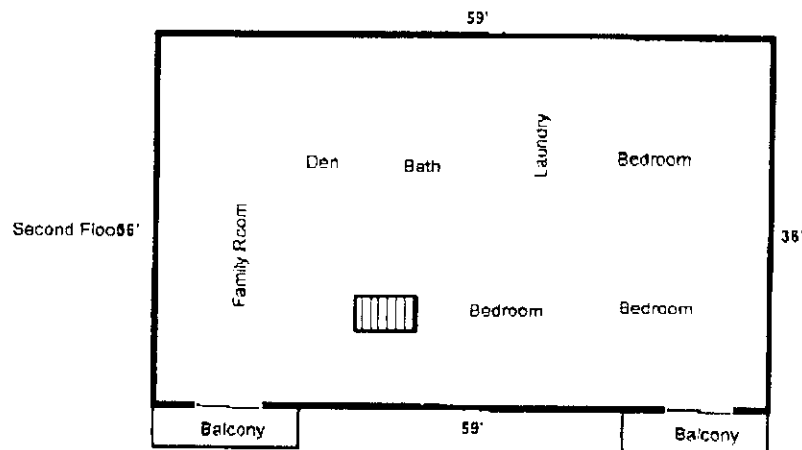
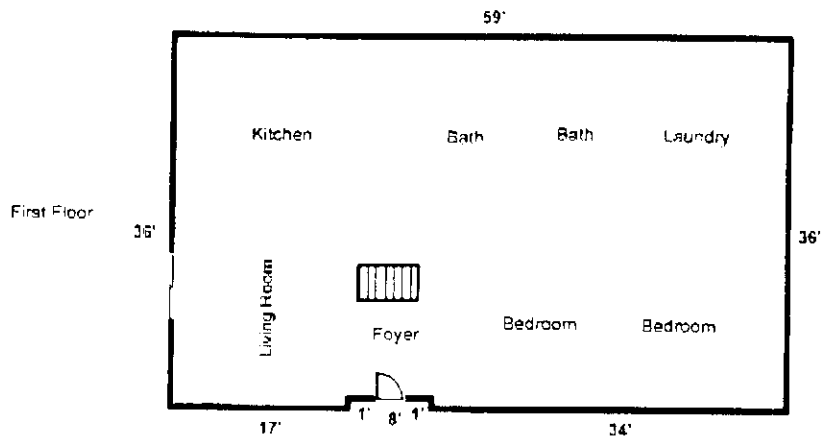
Signature: _____
Name: _____
Date Signed: _____
State Certification #: _____
or State License #: _____

*Adjustments to the comparables must be made for special or creative financing or sales concessions. No adjustments are necessary for those costs which are normally paid by sellers as a result of tradition or law in a market area; these costs are readily identifiable since the seller pays these costs in virtually all sales transactions. Special or creative financing adjustments can be made to the comparable property by comparisons to financing terms offered by a third party institutional lender that is not already involved in the property or transaction. Any adjustment should not be calculated on a mechanical dollar for dollar cost of the financing or concessions but the dollar amount of any adjustment should approximate the market's reaction to the financing or concessions based on the appraiser's judgment.

STATEMENT OF LIMITING CONDITIONS AND APPRAISER'S CERTIFICATION

CONTINGENT AND LIMITING CONDITIONS: The appraiser's certification that appears in the appraisal report is subject to the following conditions:

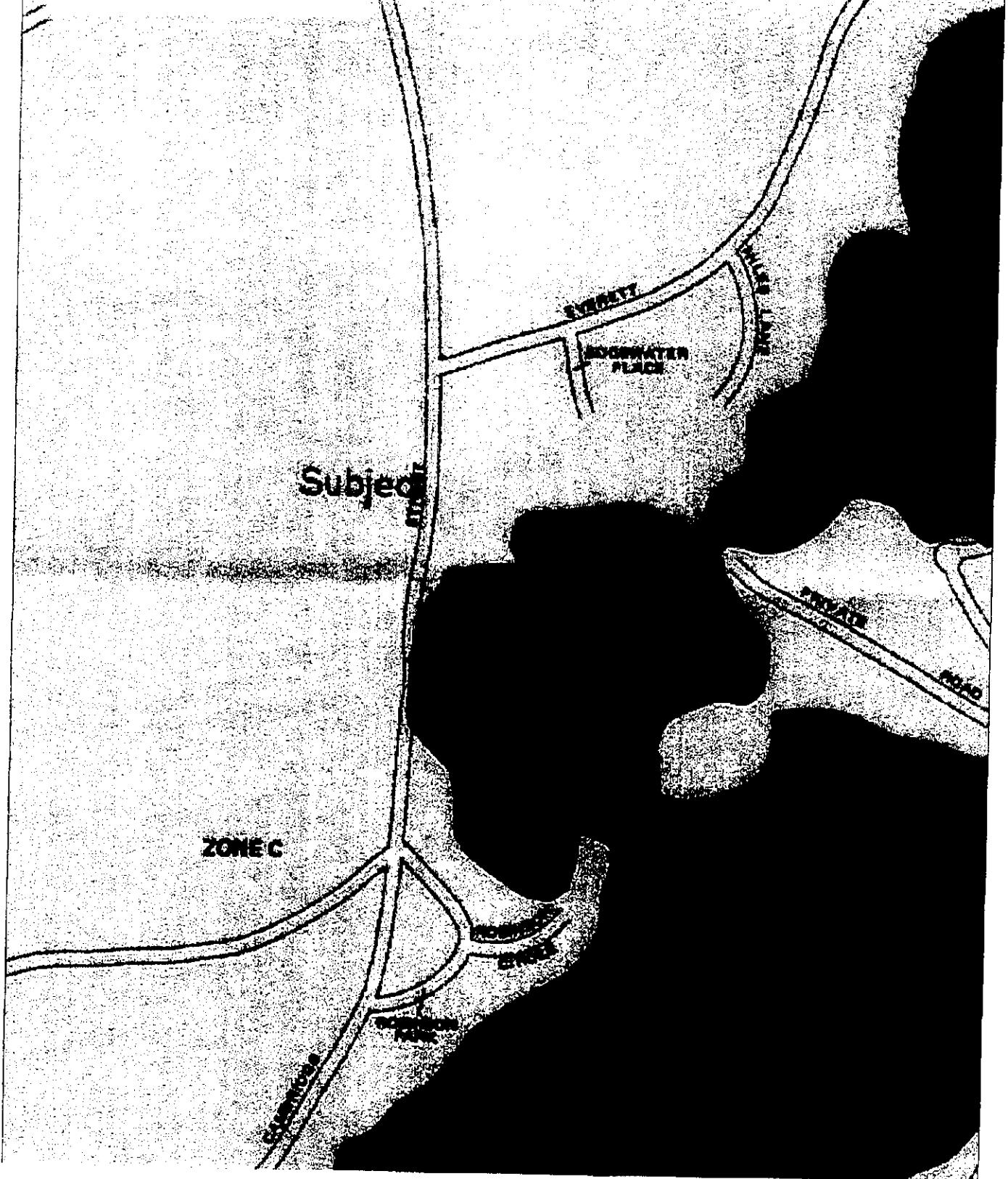
1. The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it. The appraiser assumes that the title is good and marketable and, therefore, will not render any opinions about the title. The property is appraised on the basis of it being under responsible ownership.
2. The appraiser has provided a sketch in the appraisal report to show approximate dimensions of the improvements and the sketch is included only to assist the reader of the report in visualizing the property and understanding the appraiser's determination of its size.
3. The appraiser has examined the available flood maps that are provided by the Federal Emergency Management Agency (or other data sources) and has noted in the appraisal report whether the subject site is located in an identified Special Flood Hazard Area. Because the appraiser is not a surveyor, he or she makes no guarantees, express or implied, regarding this determination.
4. The appraiser will not give testimony or appear in court because he or she made an appraisal of the property in question, unless specific arrangements to do so have been made beforehand.
5. The appraiser has estimated the value of the land in the cost approach at its highest and best use and the improvements at their contributory value. The separate valuations of the land and improvements must not be used in conjunction with any other appraisal and are invalid if they are so used.
6. The appraiser has noted in the appraisal report any adverse conditions (such as, needed repairs, depreciation, the presence of hazardous wastes, toxic substances, etc.) observed during the inspection of the subject property or that he or she became aware of during the normal research involved in performing the appraisal. Unless otherwise stated in the appraisal report, the appraiser has no knowledge of any hidden or unapparent conditions of the property or adverse environmental conditions (including the presence of hazardous wastes, toxic substances, etc.) that would make the property more or less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, express or implied, regarding the condition of the property. The appraiser will not be responsible for any such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist. Because the appraiser is not an expert in the field of environmental hazards, the appraisal report must not be considered as an environmental assessment of the property.
7. The appraiser obtained the information, estimates, and opinions that were expressed in the appraisal report from sources that he or she considers to be reliable and believes them to be true and correct. The appraiser does not assume responsibility for the accuracy of such items that were furnished by other parties.
8. The appraiser will not disclose the contents of the appraisal report except as provided for in the Uniform Standards of Professional Appraisal Practice.
9. The appraiser has based his or her appraisal report and valuation conclusion for an appraisal that is subject to satisfactory completion, repairs, or alterations on the assumption that completion of the improvements will be performed in a workmanlike manner.
10. The appraiser must provide his or her prior written consent before the lender/client specified in the appraisal report can distribute the appraisal report (including conclusions about the property value, the appraiser's identity and professional designations, and references to any professional appraisal organizations or the firm with which the appraiser is associated) to anyone other than the borrower; the mortgagee or its successors and assigns; the mortgage insurer; consultants; professional appraisal organizations; any state or federally approved financial institution; or any



SUMMARY	SQ. FT. AREA	PERIMETER	AREA CALCULATION DETAILS		
Living Area			First Floor		
First Floor	2116	192	59.0 X 35.0 =	2065.0	
Second Floor	2124	190	17.0 X 1.0 =	17.0	
Total	4240	382	34.0 X 1.0 =	34.0	
			Total	2116.0	
			Second Floor		
			59.0 X 36.0 =	2124.0	

Community Panel Number
250228 0004 B

Effective Date:
June 18, 1980



NEIGHBORHOOD MARKETABILITY

This commercial use appears market accepted, with no negative affects to marketability anticipated. There were no apparent adverse conditions noted in the neighborhood, which were considered detrimental to the overall marketability of the subject.

COST APPROACH

The estimated remaining economic life is based on the estimated economic life (65 years) minus the estimated effective age. The estimated land value exceeds 30%, which is typical of waterview properties, water front properties, or properties which are located within close proximity to water related amenities. These properties commonly demand a higher value due to increased desirability and appeal.

FINAL RECONCILIATION

The Cost Approach is given minimal weight and not considered the most reliable value indicator due to the age of the subject and the difficulty in accurately estimating the replacement cost and accrued depreciation for the structure for this older style of home and due to the difficulty in accurately estimating a value for the site. Please note that this document is considered a SUMMARY APPRAISAL REPORT. All supporting data and research information has been retained in our files. The appraisers have signed this appraisal report utilizing electronic signatures. This is permitted under the Statement on Appraisal Standards No. 8 (SMT-8) of USPAP. The appraisers certify that safeguards for the protection and affixation of the signatures dictated by USPAP have been observed.

Boston, MA 02124

Telephone Number: 617-688-1450

Fax Number: 617-249-0268

DATE
3/7/2005

TO:

Darwin M. Harris
Peoples Choice Mortgage
420 North Main Street
Randolph, MA 02368

Telephone Number: 781-986-4004

Fax Number: 781-986-4646

Alternate Number:

E-Mail: dharris@peopleschoicemtg.com

REFERENCE

Internal Order #:

Lender Case #:

Client File #:

Main File # on form:

Other File # on form:

Federal Tax ID: 031-65-5842

Employer ID:

DESCRIPTION

Lender: Peoples Choice Mortgage

Client: Peoples Choice Mortgage

Purchaser/Borrower: Hana F Aljader

Property Address: 339 Mystic Street

City: Arlington

County: Middlesex

State: MA

Zip: 02474-1121

Legal Description: Book 27278 Page 176

FEES

AMOUNT

Full Appraisal

375.00

SUBTOTAL

375.00

PAYMENTS

AMOUNT

Check #:

Date: 03-21-2005

Description:

375.00

Check #:

Date:

Description:

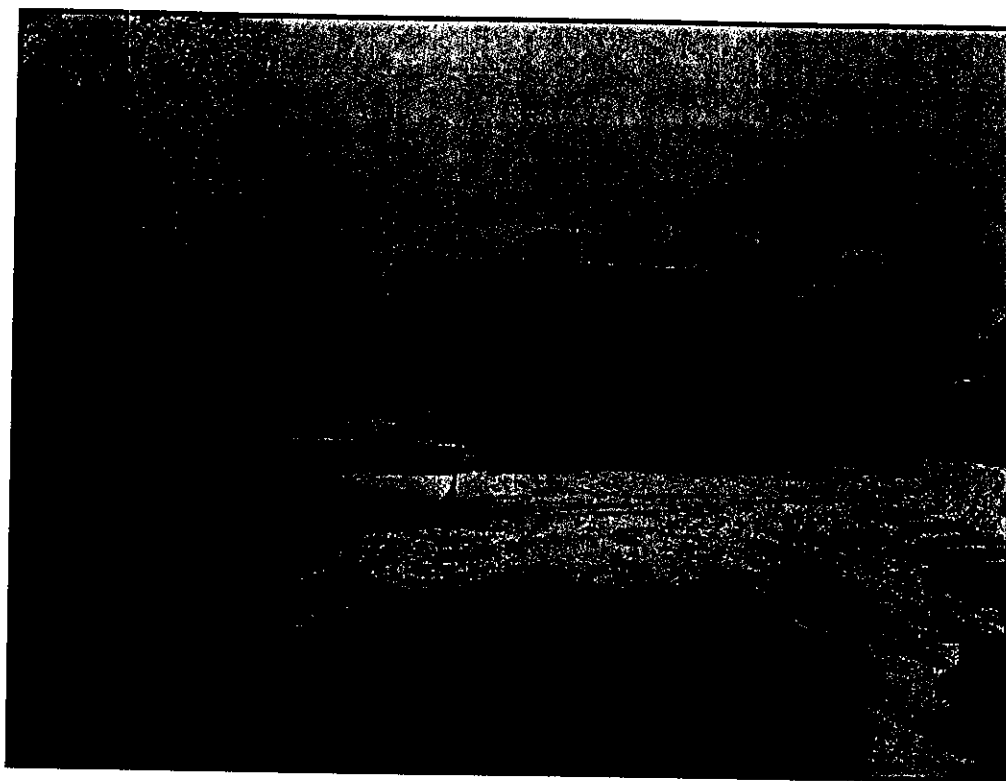
Check #:

Date:

Description:

SUBTOTAL

375.00



APPRAISAL OF REAL PROPERTY

LOCATED AT:

339 Mystic Street
Book 27278 Page 176
Arlington, MA 02474-1121

FOR:

Peoples Choice Mortgage
420 North Main Street
Randolph, MA 02368

AS OF:

03/08/05

BY:

Didarul Salam

Complete Appraisal	(The act or process of estimating value, or an opinion of value, performed without invoking the Departure Rule.)
Limited Appraisal	(The act or process of estimating value, or an opinion of value, performed under and resulting from invoking the Departure Rule.)

This report is one of the following types:

Self Contained	(A written report prepared under Standards Rule 2-2(a) of a Complete or Limited Appraisal performed under STANDARD 1.)
Summary	(A written report prepared under Standards Rule 2-2(b) of a Complete or Limited Appraisal performed under STANDARD 1.)
Restricted	(A written report prepared under Standards Rule 2-2(c) of a Complete or Limited Appraisal performed under STANDARD 1, restricted to the stated intended use by the specified client or intended user.)

Comments on Standards Rule 2-3

I certify that, to the best of my knowledge and belief:

The statements of fact contained in this report are true and correct.

The reported analyses, opinions, and conclusions are limited only by the reported assumptions and limiting conditions, and are my personal, impartial, and unbiased professional analyses, opinions and conclusions.

I have no (or the specified) present or prospective interest in the property that is the subject of this report, and no (or the specified) personal interest with respect to the parties involved.

I have no bias with respect to the property that is the subject of this report or the parties involved with this assignment.

My engagement in this assignment was not contingent upon developing or reporting predetermined results.

My compensation for completing this assignment is not contingent upon the development or reporting of a predetermined value or direction in value that favors the cause of the client, the amount of the value opinion, the attainment of a stipulated result, or the occurrence of a subsequent event directly related to the intended use of this appraisal. My analyses, opinions and conclusions were developed and this appraisal was prepared without regard to the anticipated tax consequences of the intended use of this appraisal.

My analyses, opinions and conclusions were developed and this report has been prepared, in conformity with the Uniform Standards of Professional Appraisal Practice. I have (or have not) made a personal inspection of the property being appraised.

I have (or have not) made a personal inspection of the property that is the subject of this report.

No one provided significant real property appraisal assistance to the person signing this certification. (If there are exceptions, the name of each individual providing significant real property appraisal assistance must be stated.)

Comments on Appraisal and Report Identification

Note any departures from Standards Rules 1-3 and 1-4, plus any USPAP-related issues requiring disclosure:

APPRAISER:

Signature: _____
 Name: Didarul Salam
 Date Signed: _____
 State Certification #: Certified Residential # 70758
 or State License #: _____
 State: MA

SUPERVISORY APPRAISER (only if required):

Signature: _____
 Name: _____
 Date Signed: _____
 State Certification #: _____
 or State License #: _____
 State: _____

Sale Price \$	Refinance	Rate 5.25%	Term 30 Yrs	Amount \$	Amount to be paid by seller
Lender/Client	Peoples Choice Mortgage		Address 420 North Main Street, Randolph, MA 02368		
Appraiser	Didarul Salam		Address 340 Park Street, Boston, MA 02124		
Location	Urban	Suburban	Rural	Predominant occupancy	Single family housing
Built up	Over 75%	25-75%	Under 25%	Owner	PRICE \$1000 AGE (yrs)
Growth rate	Rapid	Stable	Slow	Tenant	400 Low 5
Property values	Increasing	Stable	Declining	Vacant (0-5%)	1,500 High 80
Demand/supply	Shortage	In balance	Over supply	Vac (over 5%)	Predominant
Marketing time	Under 3 mos.	3-6 mos.	Over 6 mos.		600 50
Present land use %		Land use change			
One family 80		Not likely			
2-4 family 15		In process			
Multi-family		To:			
Commercial 5					

Note: Race and the racial composition of the neighborhood are not appraisal factors.

Neighborhood boundaries and characteristics: The subject neighborhood is bounded by Old Mystic Street on the North, Rte 60 on the South, Lower Mystic Lake on the East and Washington Street on the West.

Factors that affect the marketability of the properties in the neighborhood (proximity to employment and amenities, employment stability, appeal to market, etc.):

The subject is located in an established neighborhood consisting primarily of single family vinyl siding dwellings that appear to be maintained in average to good over condition. Services access are located nearby. No unfavorable factors affecting marketability were noted or observed. Minor commercial influence is not close enough to be considered adverse with respect value or marketability. The subject is a short drive to Rte.60.

Market conditions in the subject neighborhood (including support for the above conclusions related to the trend of property values, demand/supply, and marketing time -- such as data on competitive properties for sale in the neighborhood, description of the prevalence of sales and financing concessions, etc.):

The real estate market in the subject's area appears to be stable. The subject property has the view and the frontage to the Lower Mystic Lake. Marketing time is considered to be three to six months. Concessions do not appear necessary when properties are reasonably priced and properly marketed.

Project Information for PUDs (If applicable) - Is the developer/builder in control of the Home Owners' Association (HCA)? Yes No

Approximate total number of units in the subject project

Approximate total number of units for sale in the subject project:

Describe common elements and recreational facilities:

Dimensions	110x379.57x111x367			Topography	level
Site area	40,620 sqft.			Size	typical for the area
Specific zoning classification and description	R 1 (6,000 sf. 60 ft.)			Shape	mostly rectangular
Zoning compliance	Legal	Legal nonconforming (Grandfathered use)	Illegal	Drainage	appears adequate
Highest & best use as improved:	Present use	Other use (explain)		View	Residential
Utilities	Public	Other	Off-site Improvements	Landscaping	good
Electricity			Street	Driveway Surface	paved
Gas	Oil		Curb/gutter	Apparent easements	none noted
Water			Sidewalk	FEMA Special Flood Hazard Area	Yes No
Sanitary sewer			Street lights	FEMA Zone	C Map Date 7/5/1982
Storm sewer			Alley	FEMA Map No.	2501770002E

Comments (apparent adverse easements, encroachments, special assessments, slide areas, illegal or legal nonconforming zoning use, etc.):

No overly adverse easements, encroachments or adverse factors affecting marketability were noted.

GENERAL DESCRIPTION		EXTERIOR DESCRIPTION		FOUNDATION		EASEMENT		INSULATION	
No. of Units	1	Foundation	concrete	Slab	none	Area Sq. Ft.	2,218	Roof	unk.
No. of Stories	2	Exterior Walls	Vinyl	Crawl Space	none	% Finished	40%	Ceiling	unk.
Type (Det. Att.)	detached	Roof Surface	asphalt	Basement	full	Ceiling	pls.joist	Walls	unk.
Design (Style)	Cape	Gutters & Dwnspts.	aluminum	Sump Pump	none	Walls	Dry Wall	Floor	
Existing Proposed	existing	Window Type	aluminum	Dampness	none noted	Floor	carpet/conc	None	
Age (Yrs.)	1941	Storm/Screen	yes/yes	Settlement	none noted	Outside Entry	Door	Unknown	typical
Effective Age (Yrs.)	20 years	Manufactured House	no	Infestation	none noted				

ROOMS												
Foyer	Living	Dining	Kitchen	Den	Family Rm.	Rec. Rm.	Bedrooms	# Baths	Laundry	Other	Area Sq. Ft.	
Basement:					X	X		X			2,218	
Level 1	X	1	1	1	1		2	2			2,218	
Level 2							3	2			1,870	

Finished area above grade contains		9 Rooms	5 Bedrooms	4 Bathrooms	4,088	Square Feet of Gross Living Area					
INTERIOR		HEATING		KITCHEN EQUIP		ATTIC		AMENITIES		CAR STORAGE	
Floors	wood/cpt/tile/avg-gd	Type	FHW	Refrigerator	None	Fireplace(s)	# 2	Garage	# of cars		
Walls	plaster/avg-gd	Fuel	Oil	Range Oven	Stairs	Deck		Attached	2		
Trim/Finish	wood/avg-gd	Condition	average	Disposal	Drop Stair	Porch		Detached			
Bath Floor	tile/avg-gd	COOLING	none	Dishwasher	Scuttle	Fence	iron	Built-in			
Bath Wainscot	tile/avg-gd	Central	n/a	Fan/Hood	Floor	Pool		Carport			
Doors	wood/avg-gd	Other	none	Microwave	Heated			Driveway	4+ car		
		Condition	n/a	Washer/Dryer	Finished						

Additional features (special energy efficient items, etc.): The subject property offers Vinyl Siding, two car garage and 4 plus car paved Driveway. The Subject is heated by Forced Hot Water by Oil. There is a Beautiful view of Lower Mystic Lake, big yard, Inground pool and patio.

Condition of the improvements (depreciation (physical, functional, and external), repairs needed, quality of construction, remodeling additions, etc.)

The subject:

Total Estimated Cost	Physical	Functional	External	
Less Depreciation	135,610			= \$ 135,610
Depreciated Value of Improvements				= \$ 305,110
"As-is" Value of Site Improvements				= \$ 10,000
INDICATED VALUE BY COST APPROACH				= \$ 1,215,110

exceeds 50% due to the lack of buildable lots and the desirability of Arlington.

ITEM	SUBJECT	COMPARABLE NO. 1	COMPARABLE NO. 2	COMPARABLE NO. 3
339 Mystic Street Address Arlington, MA.		15 Lincoln Street Arlington, MA.	81 Pinehurst Road Belmont, MA.	61 Spring Valley Road Arlington, MA.
Proximity to Subject		1.34 miles	2.83 miles	1.33 miles
Sales Price	\$ Refinance	\$ 1,230,000	\$ 1,325,000	\$ 1,425,000
Price/Gross Living Area	\$ 7	\$ 351.43 7	\$ 482.52 7	\$ 369.08 7
Data and/or Verification Source	Inspection Assessors	Banker & Tradesman/MLS Assessors	Banker & Tradesman/MLS Assessors	Banker & Tradesman/MLS Assessors
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION + (-)\$ Adjust.	DESCRIPTION + (-)\$ Adjust.	DESCRIPTION + (-)\$ Adjust.
Sales or Financing Concessions		conventional financing	conventional financing	conventional financing
Date of Sale/Time		08/11/2004	12/03/2004	10/12/2004
Location	good	similar	similar	similar
Leasehold/Fee Simple	fee simple	fee simple	fee simple	fee simple
Site	40,620 sqft.	10,448 sf. +25,000	62,268 -20,000	25,761 sf. +15,000
View	Residential	Residential	Residential	Residential
Design and Appeal	Cape	Colonial	Colonial	Cape
Quality of Construction	good	good	similar	good
Age	1941	1905	1939	1957
Condition	average/good	average/good	superior -150,000	good -150,000
Above Grade Room Count	Total Bdrms Baths 9 5 4	Total Bdrms Baths 11 4 3.5 +2,500	Total Bdrms Baths 10 5 3.5 +2,500	Total Bdrms Baths 14 6 4
Gross Living Area	4,088 Sq. Ft.	3,500 Sq. Ft. +5,900	2,746 Sq. Ft. +13,400	3,861 Sq. Ft. +2,300
Basement & Finished Rooms Below Grade	full	full	full	full
Functional Utility	Partial finished	finished -10,000	partial finished	finished -10,000
Heating/Cooling	average	average	average	average
Energy Efficient Items	fhw/none	fhw/central -5,000	fhw/none	fhw/central -5,000
Garage/Carport	none	none	none	none
Porch, Patio, Deck	2 car garage	2 car garage	2 car garage	2 car garage
Fireplace(s), etc.	enc.porch	enc.porch/deck -3,000	2 porches, 1 deck -6,000	Balcony/deck -3,000
Fence, Pool, etc.	2 fireplaces	2 fireplace	3 fireplace -3,000	2 fireplaces
	fence/ingrond pool	fence/ingrd pool	none +5,000	fence/ingrond pool
Net Adj. (total)		+ - \$ 15,400	+ - \$ 158,100	+ - \$ 150,700
Adjusted Sales Price of Comparable		\$ 1,245,400	\$ 1,166,900	\$ 1,274,300

Comments on Sales Comparison (including the subject property's compatibility to the neighborhood, etc.): The GLA was adjusted at \$10 a sq. ft. rounded. Sale # 2 and 3 adjusted for superior condition/Renovation as per mls and exterior view. Full bath adjusted at \$5,000. Fireplaces were adjusted at \$3,000 each. Central Air were adjusted at \$5,000 each. Inground pool were adjusted at \$5,000 each. Partial finished basement were adjusted at \$10,000. Due to lack of comparables similar to the subject in subject area, it was necessary for the appraiser to use different type of style as a comparable. Excess land is considered residual and minimal site adjustment was warranted. All Sales were considered strong indicators of value and all were given equal weight in the final estimate.

ITEM	SUBJECT	COMPARABLE NO. 1	COMPARABLE NO. 2	COMPARABLE NO. 3
Date, Price and Date	none	none	none	none
Source, for or on sales	past year	past year	past year	past year
within year of appraisal	as per B & T	as per B & T	as per B & T	as per B & T
Analysis of any current agreement of sale, option, or listing of subject property and analysis of any prior sales of subject and comparables within one year of the date of appraisal. None of the properties above have transferred in the last 12 months. The subject has not been listed within the last 12 months. The subject has not sold within the last 12 years.				

INDICATED VALUE BY SALES COMPARISON APPROACH

INDICATED VALUE BY INCOME APPROACH (if Applicable): Estimated Market Rent \$ n/a Mo. x Gross Rent Multiplier n/a = \$ 1,250,000

This appraisal is made "as is" subject to the repairs, alterations, inspections or conditions listed below: subject to completion per plans & specifications.
Conditions of Appraisal: This report is prepared for mortgage lending purposes only and governed by the limiting condition section of this report. No warranty of subject is given by appraiser.

Final Reconciliation: Most weight has been placed on the comparable sales analysis. The cost approach has not been weighted heavily due to the lack of land sales. The income approach is not considered a reliable indicator due to the lack of rental data.

The purpose of this appraisal is to estimate the market value of the real property that is the subject of this report, based on the above conditions and the certification, contingent and limiting conditions, or a market value definition that are stated in the attached Freddie Mac Form 439 FIMAA form 1004B (Revised 6/93)

(WE) ESTIMATE THE MARKET VALUE, AS DEFINED, OF THE REAL PROPERTY THAT IS THE SUBJECT OF THIS REPORT, AS OF

(WHICH IS THE DATE OF INSPECTION AND THE EFFECTIVE DATE OF THIS REPORT) TO BE

\$ 1,250,000

03/08/05

SALES OVER 6 MONTHS AND 1 MILE

A thorough search for comparable sales was made in this neighborhood and market area. After careful review of the sales in Arlington the appraiser selected 1 sale which closed over 6 months from the date of this report, and 2 sales which were located slightly over 1 mile from the subject. Sales which were closer or more recent differed substantially in size, style and overall appeal. The comparables selected for this appraisal were the closest, most recent and most similar sales on the date of this appraisal.

LAND VALUE

The subject land value was derived through a compilation and correlation of data from the subject community and or market area. This data includes information obtained from comparable closed sales, current listings, comparable sale land extractions and through the allocation method.

PHOTOS

Some of the Comparable photos used in this report were taken from prior files and or MLS but verified with an on site inspection per USPAP.

DEPRECIATION SECTION

1 free standing oil storage tank was located in the unfinished section of the basement and displayed no signs of leakage or deterioration on the day of inspection.

HIGHEST & BEST USE

The highest and best use of the subject property "as vacant" and "as improved" are that of the subjects present use as a single family dwelling.

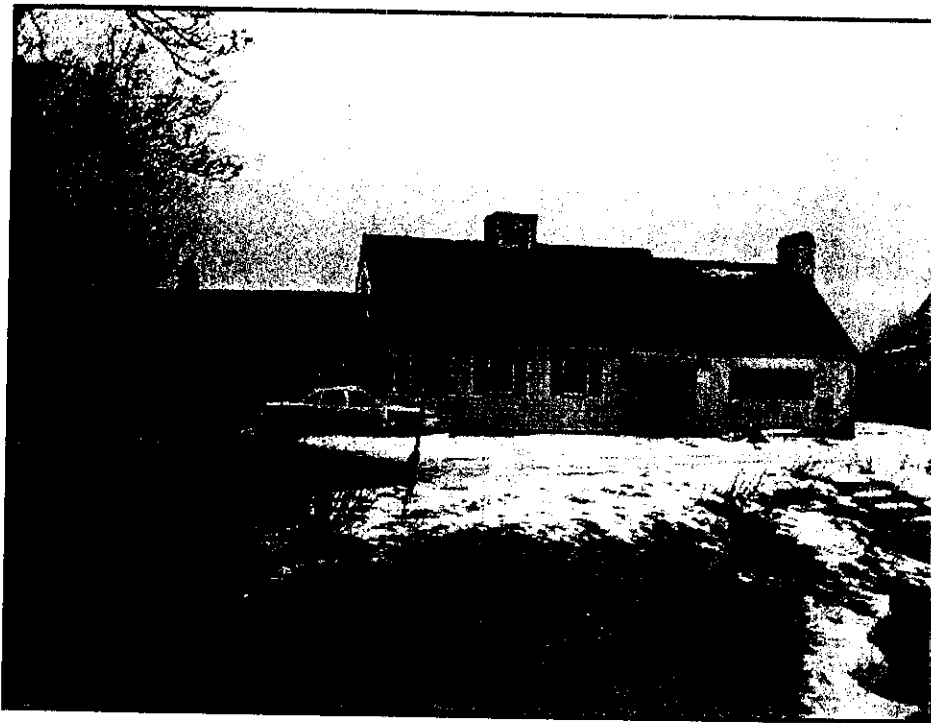
REPORT FORMAT

This report constitutes a "Complete Summary Appraisal Report".

Comments on Sale #2 and #3 :

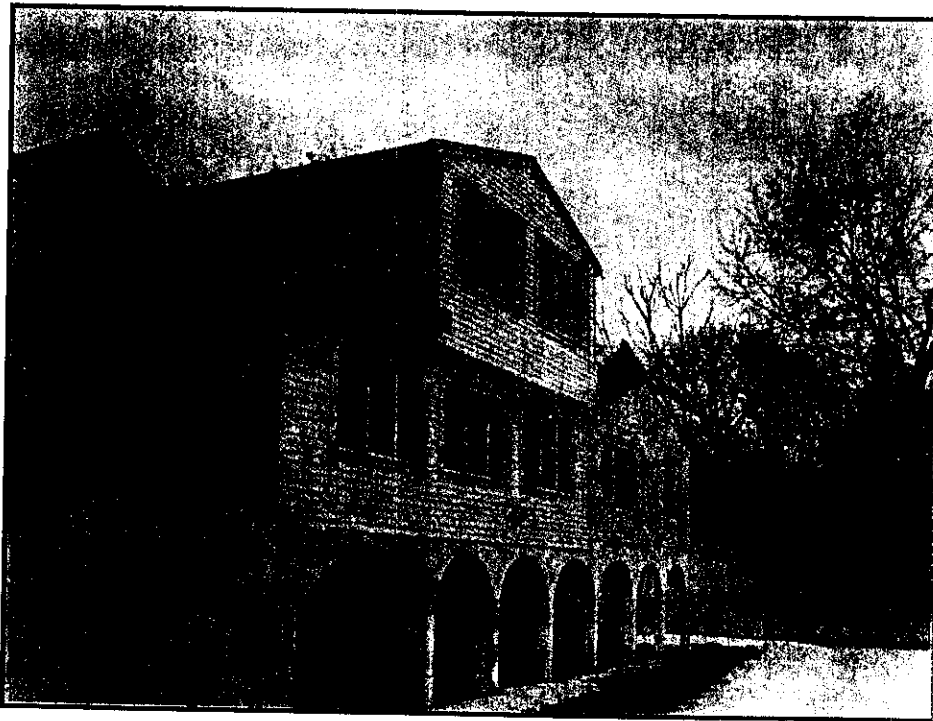
Due to lack of recent comparable sales in the town of Arlington, it was necessary to use sale #2 and #3 from neighboring town Belmont.

Subject Front



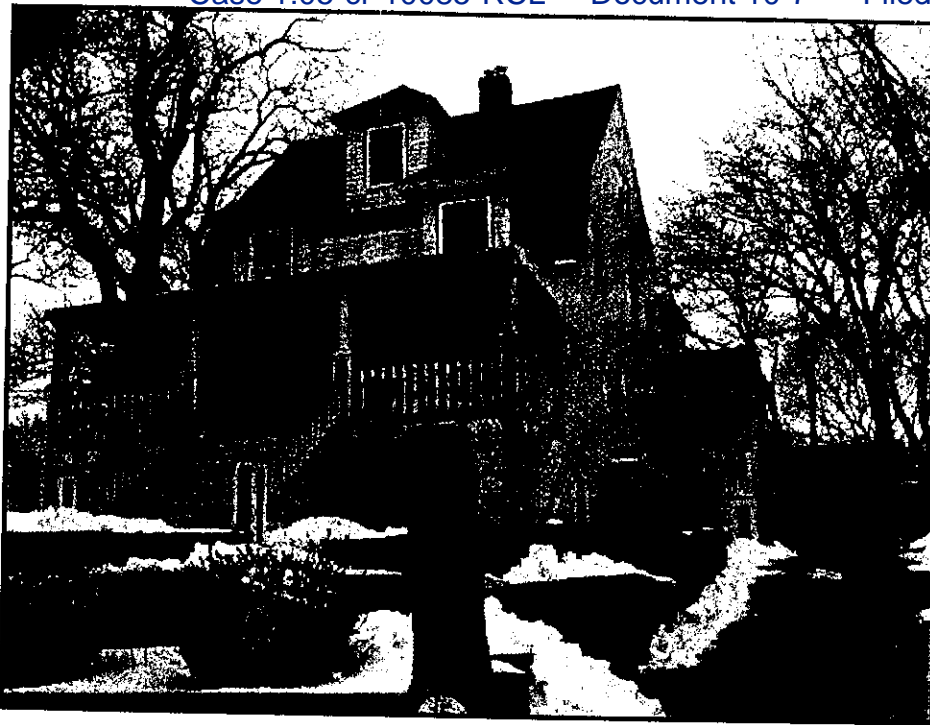
339 Mystic Street
Sales Price Refinance
Gross Living Area 4,088
Total Rooms 9
Total Bedrooms 5
Total Bathrooms 4
Location good
View Residential
Site 40,620 sqft.
Quality good
Age 1941

Subject Rear



Subject Street

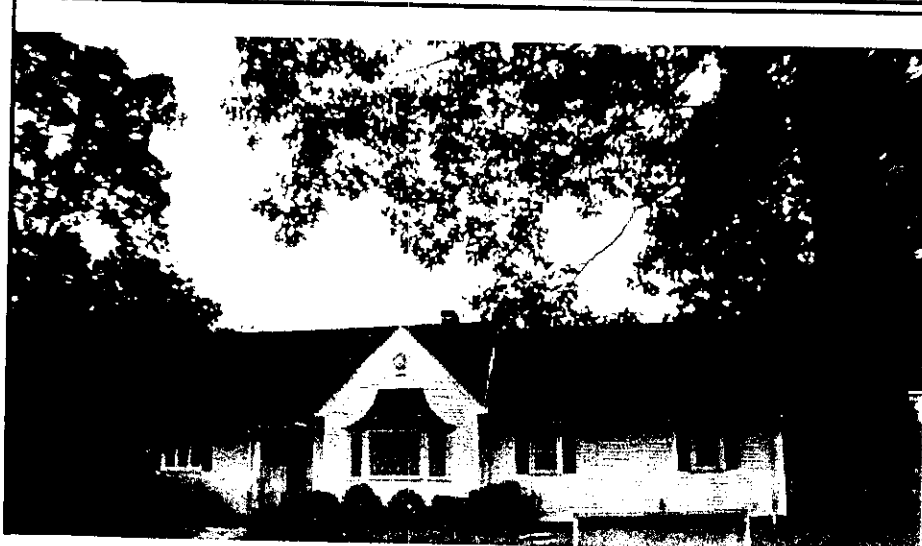


Comparable 1

15 Lincoln Street
 Prox. to Subject 1.34 miles
 Sale Price 1,230,000
 Gross Living Area 3,500
 Total Rooms 11
 Total Bedrooms 4
 Total Bathrooms 3.5
 Location similar
 View Residential
 Site 10,448 sf.
 Quality good
 Age 1905

Comparable 2

81 Pinehurst Road
 Prox. to Subject 2.83 miles
 Sale Price 1,325,000
 Gross Living Area 2,746
 Total Rooms 10
 Total Bedrooms 5
 Total Bathrooms 3.5
 Location similar
 View Residential
 Site 62,266
 Quality similar
 Age 1939

Comparable 3

61 Spring Valley Road
 Prox. to Subject 1.33 miles
 Sale Price 1,425,000
 Gross Living Area 3,861
 Total Rooms 14
 Total Bedrooms 6
 Total Bathrooms 4
 Location similar
 View Residential
 Site 25,761 sf.
 Quality good
 Age 1957

* Adjustments to the comparables must be made for special or creative financing or sales concessions. No adjustments are necessary for those costs which are normally paid by sellers as a result of tradition or law in a market area; these costs are readily identifiable since the seller pays these costs in virtually all sales transactions. Special or creative financing adjustments can be made to the comparable property by comparisons to financing terms offered by a third party institutional lender that is not already involved in the property or transaction. Any adjustment should not be calculated on a mechanical dollar for dollar cost of the financing or concession but the dollar amount of any adjustment should approximate the market's reaction to the financing or concessions based on the appraiser's judgement.

STATEMENT OF LIMITING CONDITIONS AND APPRAISER'S CERTIFICATION

CONTINGENT AND LIMITING CONDITIONS: The appraiser's certification that appears in the appraisal report is subject to the following conditions:

1. The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it. The appraiser assumes that the title is good and marketable and, therefore, will not render any opinions about the title. The property is appraised on the basis of it being under responsible ownership.
2. The appraiser has provided a sketch in the appraisal report to show approximate dimensions of the improvements and the sketch is included only to assist the reader of the report in visualizing the property and understanding the appraiser's determination of its size.
3. The appraiser has examined the available flood maps that are provided by the Federal Emergency Management Agency (or other data sources) and has noted in the appraisal report whether the subject site is located in an identified Special Flood Hazard Area. Because the appraiser is not a surveyor, he or she makes no guarantees, express or implied, regarding this determination.
4. The appraiser will not give testimony or appear in court because he or she made an appraisal of the property in question, unless specific arrangements to do so have been made beforehand.
5. The appraiser has estimated the value of the land in the cost approach at its highest and best use and the improvements at their contributory value. These separate valuations of the land and improvements must not be used in conjunction with any other appraisal and are invalid if they are so used.
6. The appraiser has noted in the appraisal report any adverse conditions (such as, needed repairs, depreciation, the presence of hazardous wastes, toxic substances, etc.) observed during the inspection of the subject property or that he or she became aware of during the normal research involved in performing the appraisal. Unless otherwise stated in the appraisal report, the appraiser has no knowledge of any hidden or unapparent conditions of the property or adverse environmental conditions (including the presence of hazardous wastes, toxic substances, etc.) that would make the property more or less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, express or implied, regarding the condition of the property. The appraiser will not be responsible for any such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist. Because the appraiser is not an expert in the field of environmental hazards, the appraisal report must not be considered as an environmental assessment of the property.
7. The appraiser obtained the information, estimates, and opinions that were expressed in the appraisal report from sources that he or she considers to be reliable and believes them to be true and correct. The appraiser does not assume responsibility for the accuracy of such items that were furnished by other parties.
8. The appraiser will not disclose the contents of the appraisal report except as provided for in the Uniform Standards of Professional Appraisal Practice.
9. The appraiser has based his or her appraisal report and valuation conclusion for an appraisal that is subject to satisfactory completion, repairs, or alterations on the assumption that completion of the improvements will be performed in a workmanlike manner.
10. The appraiser must provide his or her prior written consent before the lender/client specified in the appraisal report can distribute the appraisal report (including conclusions about the property value, the appraiser's identity and professional designations, and references to any professional appraisal organizations or the firm with which the appraiser is associated) to anyone other than the borrower; the mortgagee or its successors and assigns; the mortgage insurer; consultants; professional appraisal organizations; any state or federally approved financial institution; or any department, agency, or instrumentality of the United States or any state or the District of Columbia; except that the lender/client may distribute the property description section of the report only to data collection or reporting services) without having to obtain the appraiser's prior written consent. The appraiser's written consent and approval must also be obtained before the appraisal can be conveyed by anyone to the public through advertising, public relations, news, sales, or other media.

APPRAISER'S CERTIFICATION: The Appraiser certifies and agrees that:

1. I have researched the subject market area and have selected a minimum of three recent sales of properties most similar and proximate to the subject property for consideration in the sales comparison analysis and have made a dollar adjustment when appropriate to reflect the market reaction to those items of significant variation. If a significant item in a comparable property is superior to, or more favorable than, the subject property, I have made a negative adjustment to reduce the adjusted sales price of the comparable and, if a significant item in a comparable property is inferior to, or less favorable than the subject property, I have made a positive adjustment to increase the adjusted sales price of the comparable.
2. I have taken into consideration the factors that have an impact on value in my development of the estimate of market value in the appraisal report. I have not knowingly withheld any significant information from the appraisal report and I believe, to the best of my knowledge, that all statements and information in the appraisal report are true and correct.
3. I stated in the appraisal report only my own personal, unbiased, and professional analysis, opinions, and conclusions, which are subject only to the contingent and limiting conditions specified in this form.
4. I have no present or prospective interest in the property that is the subject to this report, and I have no present or prospective personal interest or bias with respect to the participants in the transaction. I did not base, either partially or completely, my analysis and/or the estimate of market value in the appraisal report on the race, color, religion, sex, handicap, familial status, or national origin of either the prospective owners or occupants of the subject property or of the present owners or occupants of the properties in the vicinity of the subject property.
5. I have no present or contemplated future interest in the subject property, and neither my current or future employment nor my compensation for performing this appraisal is contingent on the appraised value of the property.
6. I was not required to report a predetermined value or direction in value that favors the cause of the client or any related party, the amount of the value estimate, the attainment of a specific result, or the occurrence of a subsequent event in order to receive my compensation and/or employment for performing the appraisal. I did not base the appraisal report on a requested minimum valuation, a specific valuation, or the need to approve a specific mortgage loan.
7. I performed this appraisal in conformity with the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place as of the effective date of this appraisal, with the exception of the departure provision of those Standards, which does not apply. I acknowledge that an estimate of a reasonable time for exposure in the open market is a condition in the definition of market value and the estimate I developed is consistent with the marketing time noted in the neighborhood section of this report, unless I have otherwise stated in the reconciliation section.
8. I have personally inspected the interior and exterior areas of the subject property and the exterior of all properties listed as comparables in the appraisal report. I further certify that I have noted any apparent or known adverse conditions in the subject improvements, on the subject site, or on any site within the immediate vicinity of the subject property of which I am aware and have made adjustments for these adverse conditions in my analysis of the property value to the extent that I had market evidence to support them. I have also commented about the effect of the adverse conditions on the marketability of the subject property.
9. I personally prepared all conclusions and opinions about the real estate that were set forth in the appraisal report. If I relied on significant professional assistance from any individual or individuals in the performance of the appraisal or the preparation of the appraisal report, I have named such individual(s) and disclosed the specific tasks performed by them in the reconciliation section of this appraisal report. I certify that any individual so named is qualified to perform the tasks. I have not authorized anyone to make a change to any item in the report; therefore, if an unauthorized change is made to the appraisal report, I will take no responsibility for it.

SUPERVISORY APPRAISER'S CERTIFICATION: If a supervisory appraiser signed the appraisal report, he or she certifies and agrees that: I directly supervise the appraiser who prepared the appraisal report, have reviewed the appraisal report, agree with the statements and conclusions of the appraiser, agree to be bound by the appraiser's certifications numbered 1 through 7 above, and am taking full responsibility for the appraisal and the appraisal report.

ADDRESS OF PROPERTY APPRAISED: 339 Myrtle Street, Arlington, MA 02474-1121

APPRAISER:

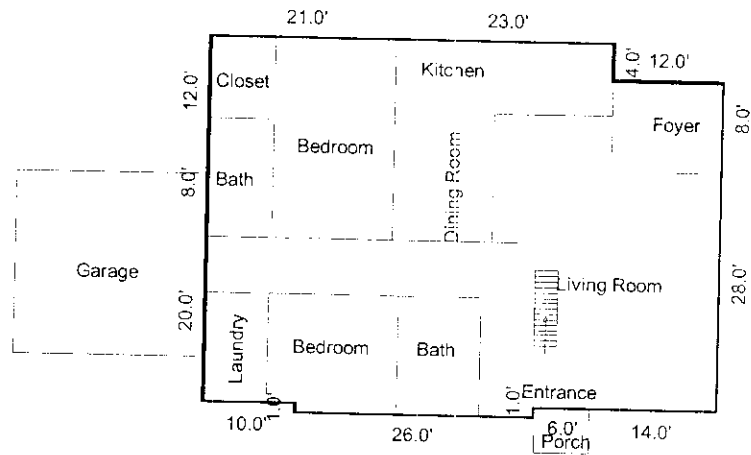
Signature: Daniel A. Salas
 Name: Daniel Salas
 Date Signed: April 03, 2005
 State Certification #: Certified Residential # 70750
 or State License #: _____
 State: MA
 Expiration Date of Certification or License: 6/2/2008

SUPERVISORY APPRAISER (only if required):

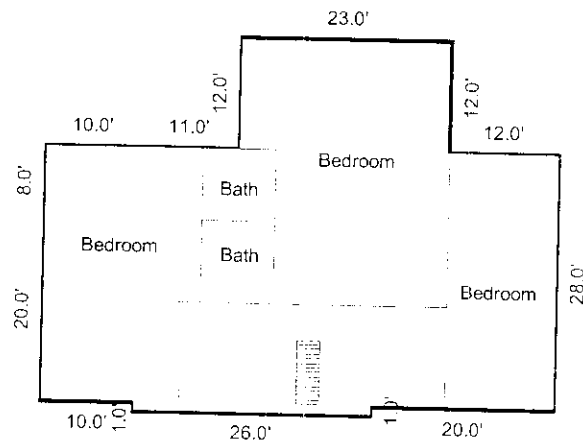
Signature: _____
 Name: _____
 Date Signed: _____
 State Certification #: _____
 or State License #: _____
 State: _____
 Expiration Date of Certification or License: _____

☐ Did ☐ Did Not Inspect Property

1st Floor



2nd Floor



Sketch by Apex 1/2/04

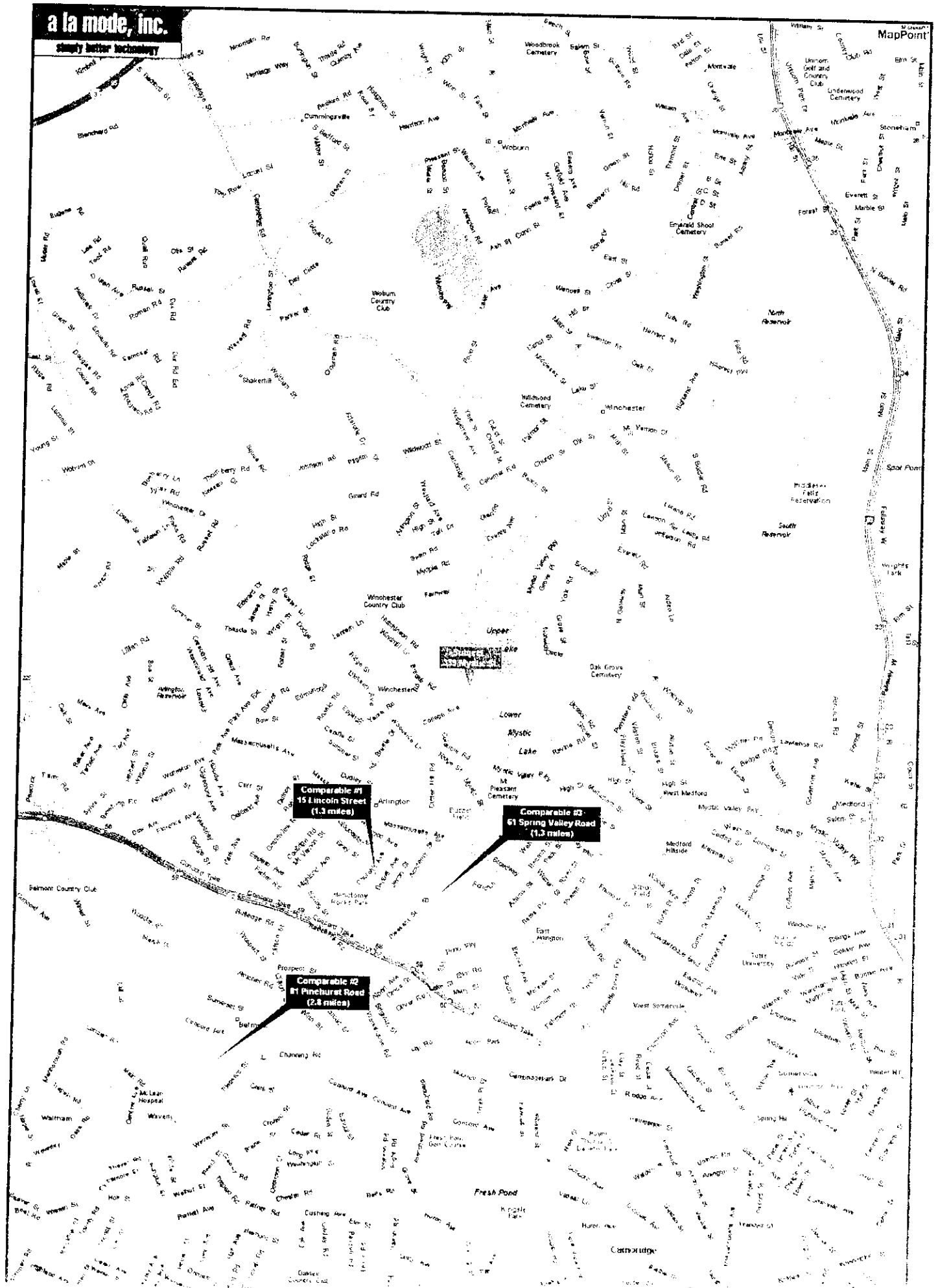
Comments:

AREA CALCULATIONS SUMMARY

Code	Description	Net Size	Net Totals
GLA1	First Floor	2218.0	2218.0
GLA2	Second Floor	1870.0	1870.0

LIVING AREA BREAKDOWN

Breakdown			Subtotals
First Floor			
1.0	x	26.0	26.0
8.0	x	14.0	112.0
14.0	x	28.0	392.0
2.0	x	4.0	8.0
21.0	x	40.0	840.0
21.0	x	40.0	840.0
Second Floor			
8.0	x	10.0	80.0
10.0	x	20.0	200.0
28.0	x	46.0	1288.0
1.0	x	26.0	26.0
12.0	x	23.0	276.0



InterFlood



www.interflood.com • 1-800-252-6633

Prepared for:

Didarul Salam

339 Mystic St
Arlington, MA 02474-1121



ZONE C

ZONE B

Subject
339 Mystic St

LAKE
SHORE
DRIVE

COR

BEVER

TAIRVIEW

DRAPER

DAVIS

MYSTIC VA
PARK

KIMBALL

ZONE

FLOODSCAPE

Flood Hazards Map

Map Number

2501770002B

Effective Date

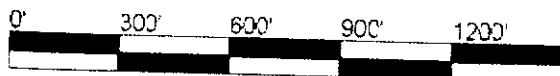
July 5, 1982

For more information about
flood zones and flood
insurance, contact.

Powered by: FloodSource

877.77.FLOOD

www.floodsource.com



Home Loan Statement March 2005

Statement Date: March 01, 2005
 Activity Since: February 01, 2005
 Your Loan Number: 0658639364

Washington Mutual Bank, FA
 Customer Service: Toll free 1.866.926.8937 Se habla español
 TDD: Dial 7-1-1 for relay assistance
 www.WaMuHomeLoans.com

#BWNCLNN
 #2906589639936494#
 2005147 01 AT 0 292 **AUTO TO 0 9032 02474-1121 MA1
 HANA F ALJADER
 339 MYSTIC ST
 ARLINGTON MA 02474-1121

Your Property and Loan Information

Property Address: 339 MYSTIC ST
 ARLINGTON MA 02474
 Principal Balance: \$ 564,102.63
 Interest Rate: 5.12500%
 Escrow Balance: \$ 5,078.39
 Unpaid Interest, Loan to Date: \$ 0.00

Your Next Payment

Next Payment Due: April 01, 2005
 Principal and Interest: \$ 3,136.24
 Escrow: \$ 1,245.61
 Current Payment: \$ 4,381.85
Total Amount Due:* **\$ 4,381.85**

Other Important Messages

This billing statement is for your records only. Your payment is made directly through our autodraft system and will draft on 04/01/05.

Additional Payment Options:

Each of the following payment options will include an Escrow Payment and/or Late Charges, when applicable.
 1. Minimum Payment: \$ 4,381.85
 2. Interest Only Payment: Not Applicable
 3. Full Principal and Interest Payment: \$ 4,381.86
 (based on the remaining scheduled term of your loan)
 4. Full Principal and Interest Payment: \$ 6,056.70
 (based on a 15-year term)

Adjustable Rate Mortgage Information

Index Value: 1.37900
 Margin: 2.60000
 For Payment Due: April 01, 2005
 Interest Rate: 5.1250%

Important Messages

* To avoid a late charge of \$94.09, we must receive your payment of principal, interest, and any escrow deposits and/or past-due payments by 04/16/05 during our business hours. If this date falls on a weekend or holiday, your payment must be received by the next business day.

For additional information about your payment options and for Recent Account Activity, please see the reverse side of this statement.

Year to Date Account Activity

Principal Paid: \$ 2,162.66
 Interest Paid: \$ 7,246.06
 Property Taxes Paid: \$ 3,329.29
 Insurance Paid: \$ 0.00

Please return bottom portion with your payment (allow 7-10 days for postal delivery).

156-B



156-B

HANA F ALJADER

Loan Number: 0658639364
 Statement Date: March 01, 2005



Please write your loan number on your check. Make check payable to Washington Mutual.



Please check here if change of address or telephone number is indicated on the reverse side of this form.

WASHINGTON MUTUAL
 PO BOX 830105
 BALTIMORE MD 21283-0105

Payment Due Date: April 01, 2005
 Current Payment: \$ 4,381.85
Total Amount Due: **\$ 4,381.85**
 If Received After: April 16, 2005
 Total Amount Plus Late Charges: \$ 4,475.94

Making Your Payment

Please write in your payment amount --- either the Total Amount Due or one of the Additional Payment Options selected from the "Your Next Payment" section above --- and indicate how to apply any additional funds. If you include additional funds and do not indicate how to apply them, we will apply them first to applicable advances, then to any fees due and then to principal.

Payment Amount
 Late Charges +
 Additional Principal +
 Additional Escrow +
 Future Payments +
Total Amount Enclosed = AUTODRAFT

HOME LOAN STATEMENT MARCH 2005

LAW OFFICES

JAMES MICHAEL MERBERG

66 LONG WHARF
BOSTON, MASSACHUSETTS 02110
TELEPHONE (617) 723-1990
FACSIMILE (617) 720-5760

April 3, 2005

Providence Mutual Fire Insurance Company
P.O. Box 6066
Providence, RI 02940

Re: Policy No. HP009945800
Location: 62 Cambridge Street, Winchester, Massachusetts

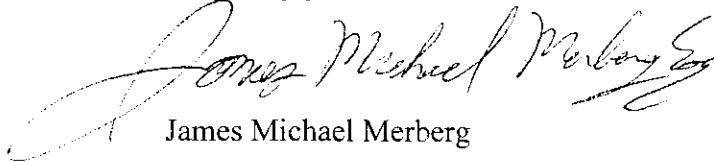
Dear Sir or Madam:

Please be advised that the above-referenced property which is insured pursuant to the terms of the above policy has been pledged as security for the release of Hana F. Al Jader in a criminal case pending in the United States District Court for the District of Massachusetts (Docket No. 05 CR 10085 RCL). One of the required conditions for using the subject property as collateral is that in addition to the named insured, the Clerk of the United States District Court must also be named as a loss payee jointly with the surety (owner).

Therefore, I would respectfully request that you add as an additional loss payee on the above-referenced policy the Clerk of the United States District Court for the District of Massachusetts whose address is 1 Courthouse Way, Boston, MA 02210.

Thank you for your assistance in this matter.

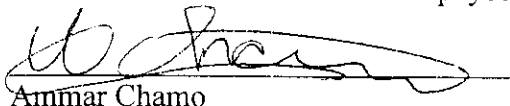
Very truly yours,



James Michael Merberg

JMM:dg
Enclosures

I, Ammar Chamo, owner of the above-referenced property and named insured on the above-referenced policy, respectfully request that the Clerk for the United States District Court for the District of Massachusetts be named as an additional loss payee.



Ammar Chamo

LAW OFFICES

JAMES MICHAEL MERBERG

66 LONG WHARF
BOSTON, MASSACHUSETTS 02110
TELEPHONE (617) 723-1990
FACSIMILE (617) 720-5760

April 3, 2005

Massachusetts Property Insurance
Underwriting Association
c/o Segal Insurance Agency, Inc.
1050 Hancock Street
Quincy, MA 02169

Re: Policy No. 0825064-1
Location: 339 Mystic Street, Arlington, Massachusetts 02474

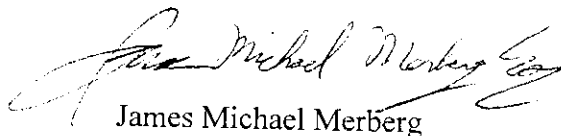
Dear Sir or Madam:

Please be advised that the above-referenced property which is insured pursuant to the terms of the above policy has been pledged as security for the release of Hana F. Al Jader in a criminal case pending in the United States District Court for the District of Massachusetts (Docket No. 05 CR 10085 RCL). One of the required conditions for using the subject property as collateral is that in addition to the named insured, the Clerk of the United States District Court must also be named as a loss payee jointly with the surety (owner).

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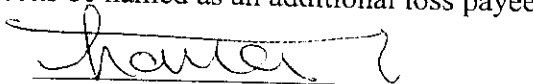
Thank you for your assistance in this matter.

Very truly yours,


James Michael Merberg

JMM:dg
Enclosures

I, Hana F. Al Jader, owner of the above-referenced property and named insured on the above-referenced policy, respectfully request that the Clerk for the United States District Court for the District of Massachusetts be named as an additional loss payee.


Hana F. Al Jader